

Fig. 1

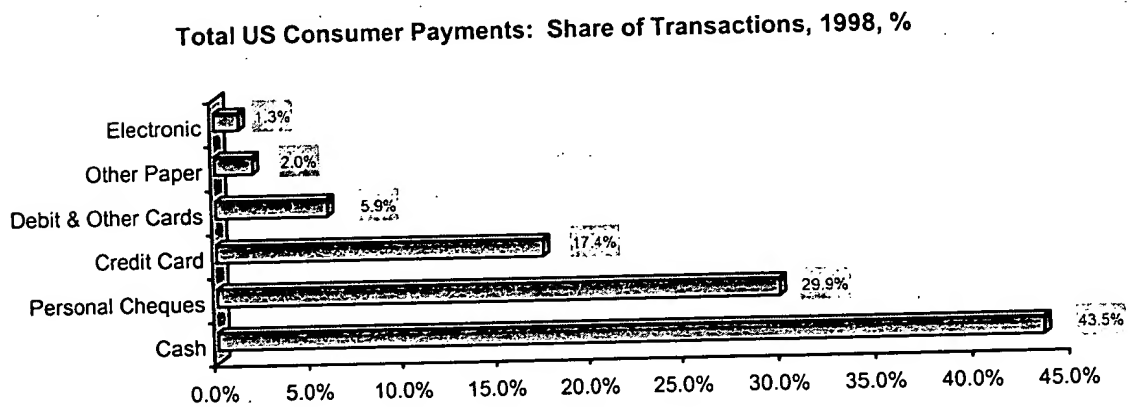


Fig. 2

The diagram illustrates the Smart System architecture. At the center is a circle labeled "Smart System". Surrounding it are several components, each in a rectangular box:

- Financial Institutions** (top)
- Financial Institution Users** (top-center)
- Sellers** (top-right)
- Seller Users** (middle-right)
- Commercial Buyer Users** (bottom-right)
- Commercial Buyers** (bottom-right)
- External Source Users** (bottom-center)
- External Source Authorization** (bottom)
- External Sources** (bottom-left)
- Administrative Users** (middle-left)
- Retail Buyers** (top-left)

Interactions are shown by lines:

- The **End User** (top-left) connects to **Financial Institutions**, **Financial Institution Users**, **Retail Buyers**, and **Administrative Users**.
- The **End User** (bottom-right) connects to **Sellers**, **Seller Users**, **Commercial Buyer Users**, and **Commercial Buyers**.
- Financial Institutions** connects to **Financial Institution Users**.
- Sellers** connects to **Seller Users**.
- Commercial Buyer Users** connects to **Commercial Buyers**.
- External Sources** connects to **External Source Users**.
- External Source Users** connects to **External Source Authorization**.
- The **Smart System** (center) connects to **Financial Institution Users**, **Seller Users**, **Commercial Buyer Users**, **External Source Users**, **Administrative Users**, and **Retail Buyers**.

```
graph TD; FI[Financial Institutions] <--> N[Notifications]; FI <--> FIA[Financial Institution Accounts]; FI <--> P[Payments]; FI <--> CB[Commercial Buyer Users]; FI <--> E[End Users]; FI <--> FC[Fees and Commissions];
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The diagram illustrates the flow of information and funds between Financial Institutions and various stakeholders. Financial Institutions are at the center, connected to Notifications, Financial Institution Accounts, Payments, Commercial Buyer Users, End Users, and Fees and Commissions.

Fig. 4

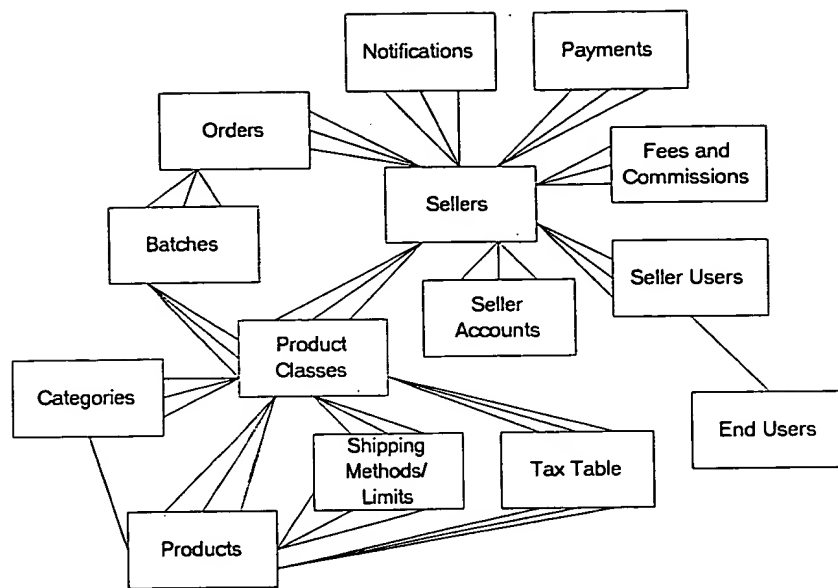


Fig. 5

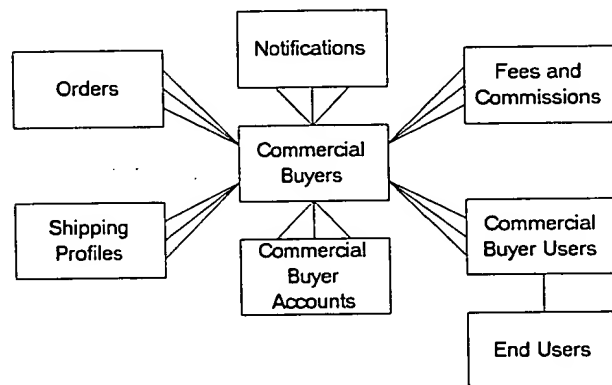


Fig. 6

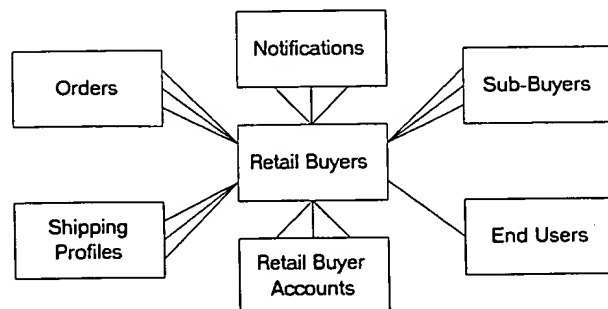


Fig. 7

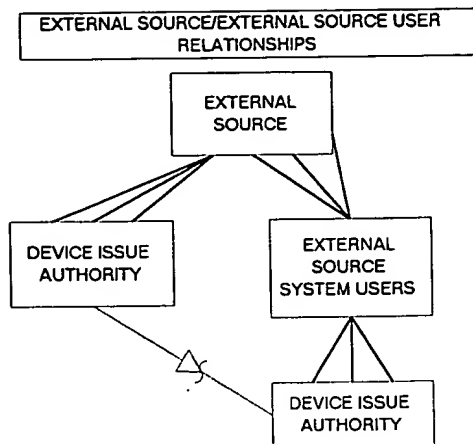


Fig. 8

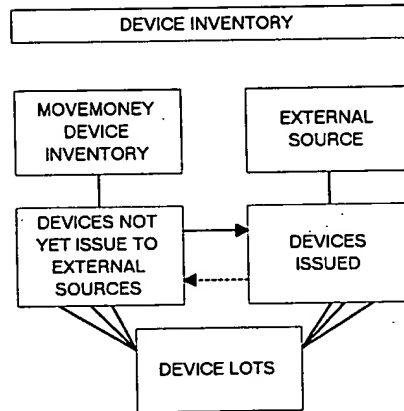


Fig. 9

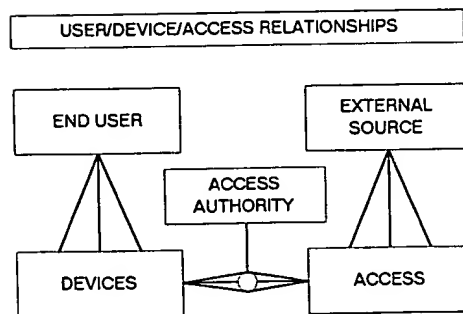


Fig. 10

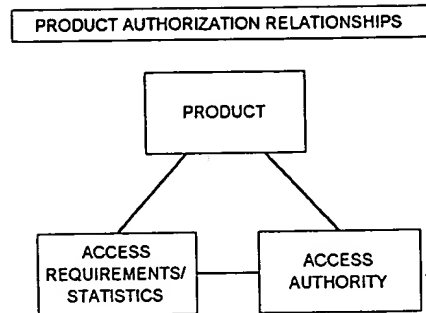


Fig. 11

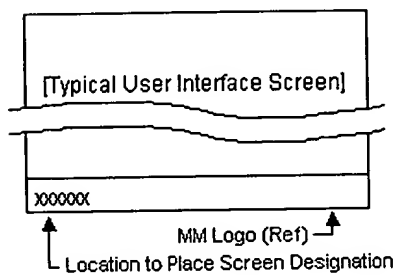


Fig. 12

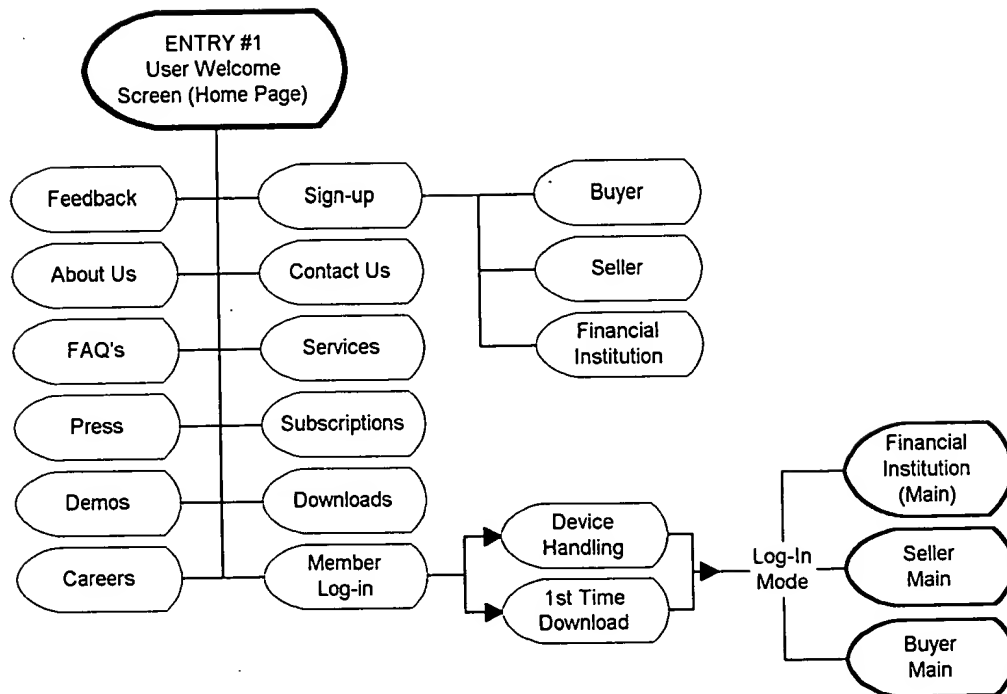


Figure 13

Main/Home Screen

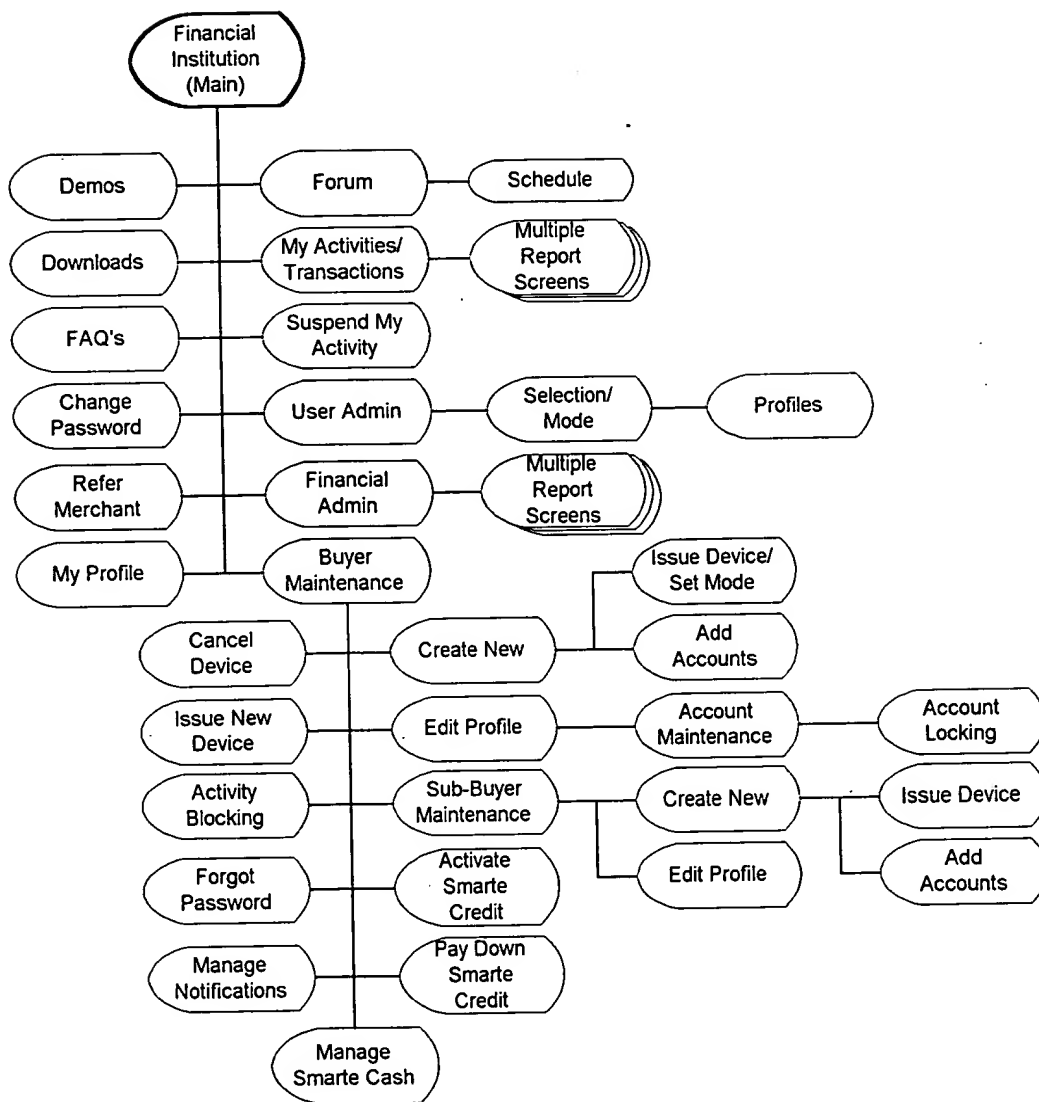


Figure 14
Financial Institution Main Screen

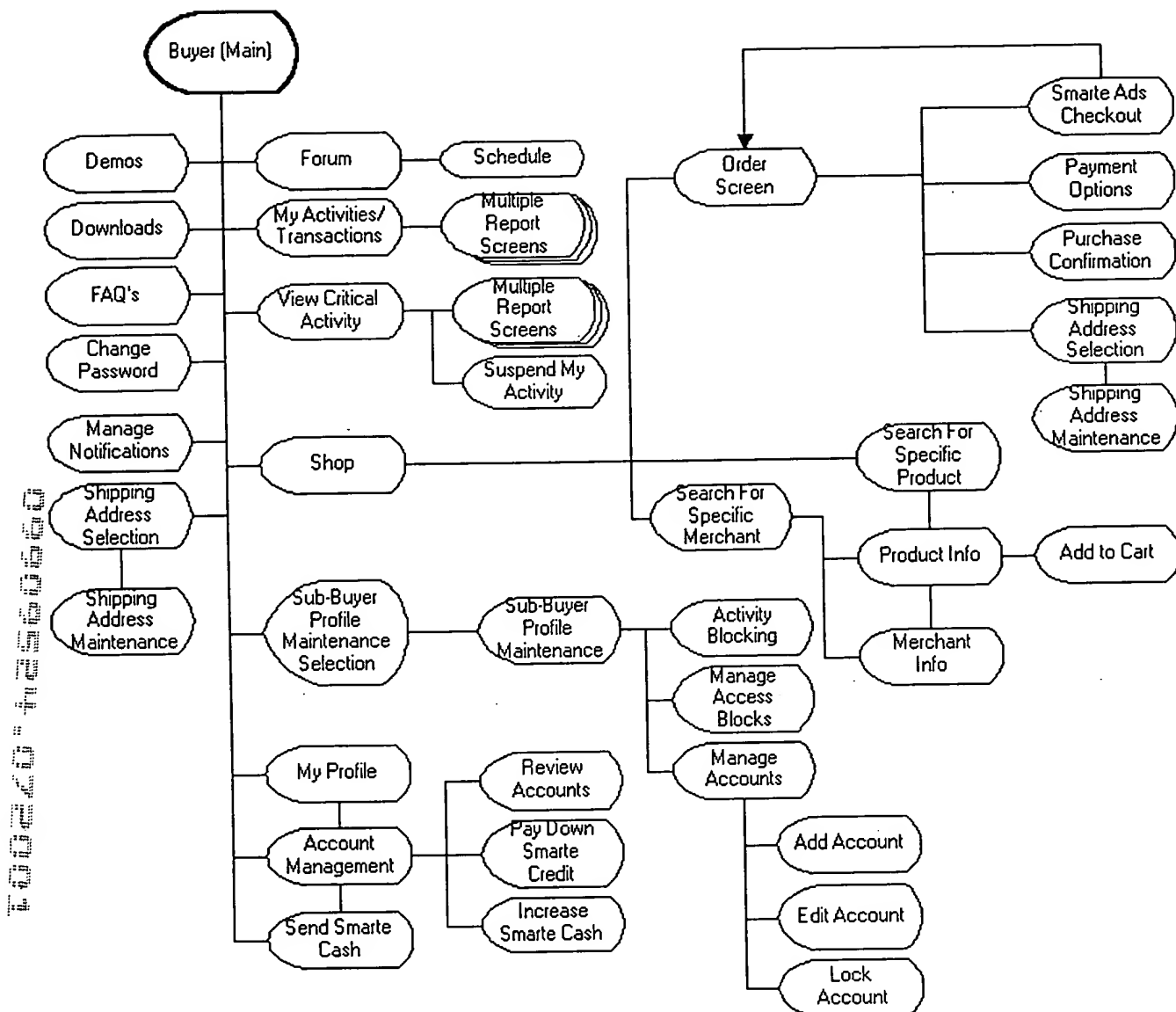


Figure 16
Buyer Main Screen

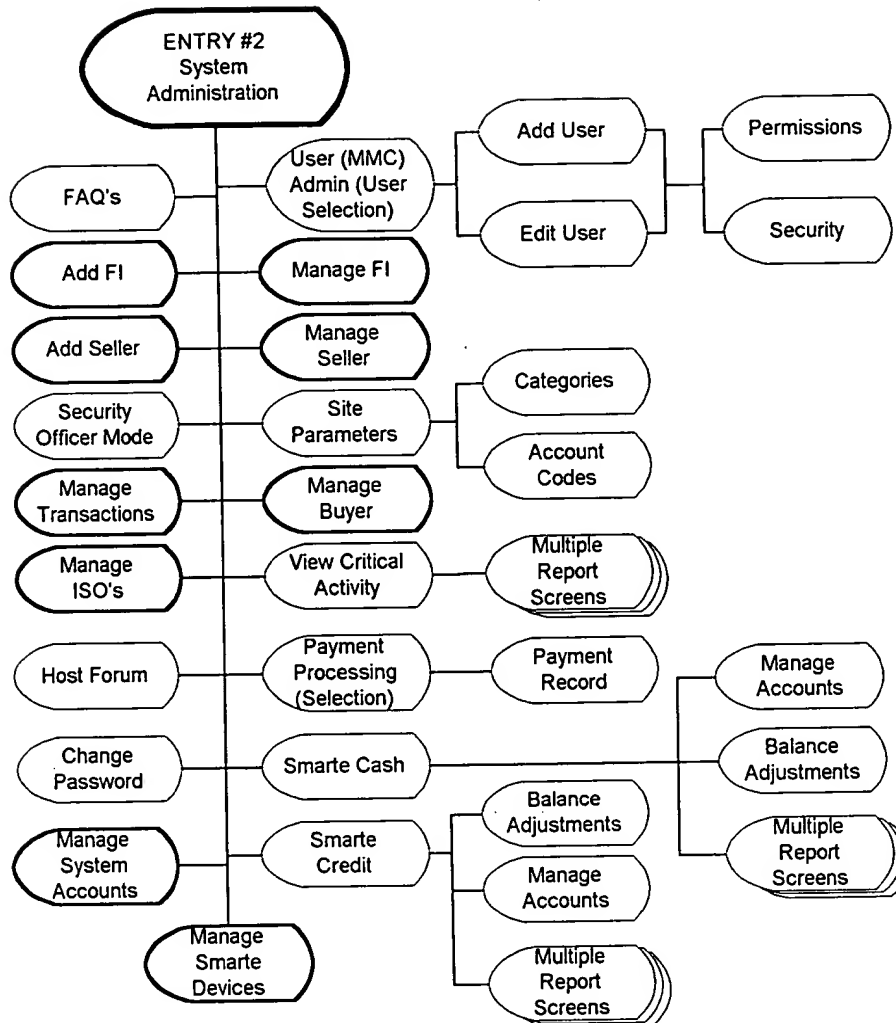


Fig. 17
Administration Main Screens

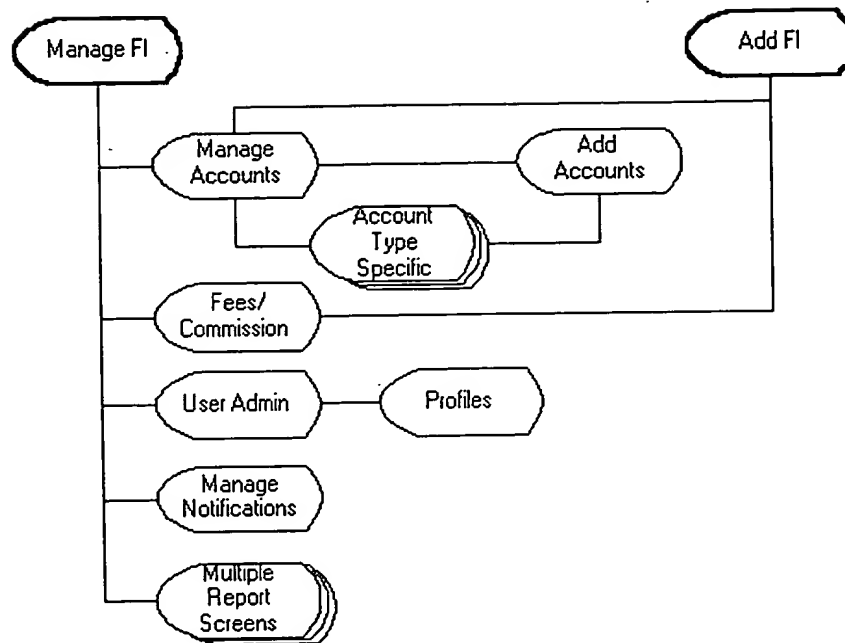


Figure 18
Administration – Financial Institution Management Screens

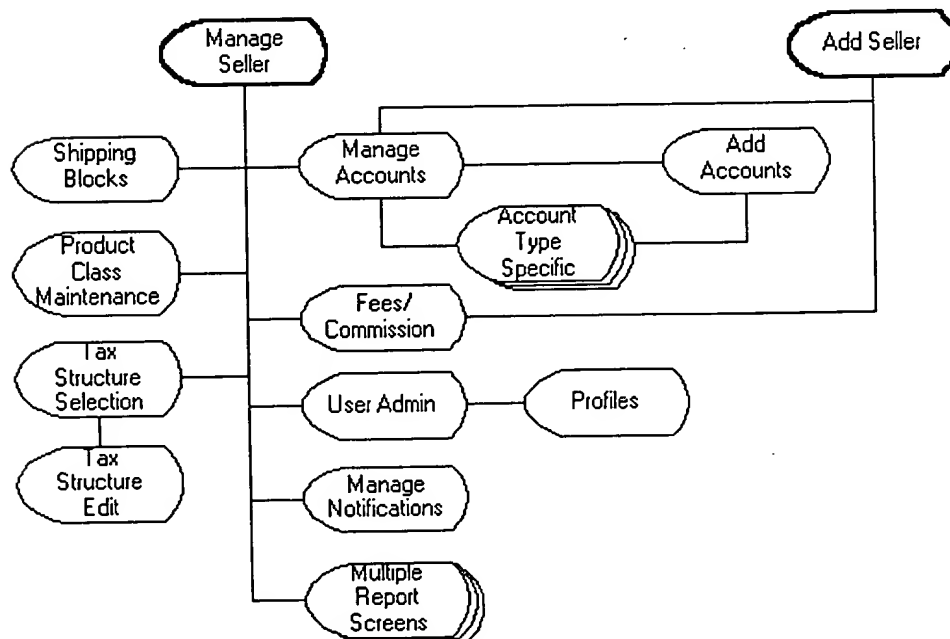


Figure 19
Administration – Seller Management Screens

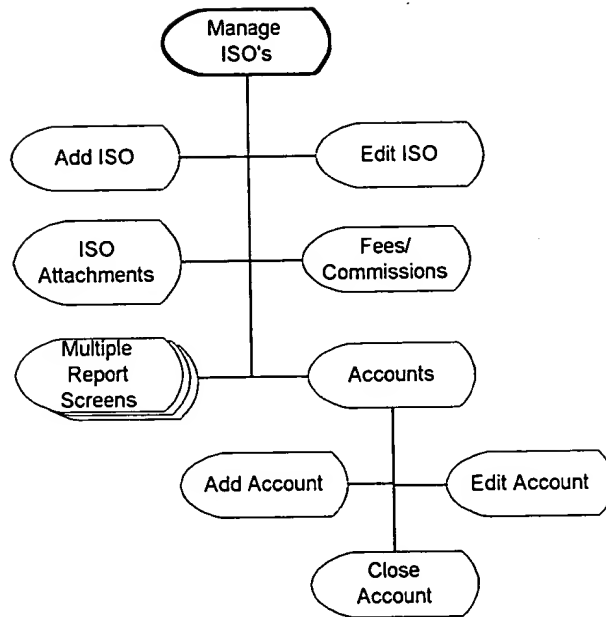


Fig. 20

FIG. 20

Administration – Independent Sales Organization Management Screens

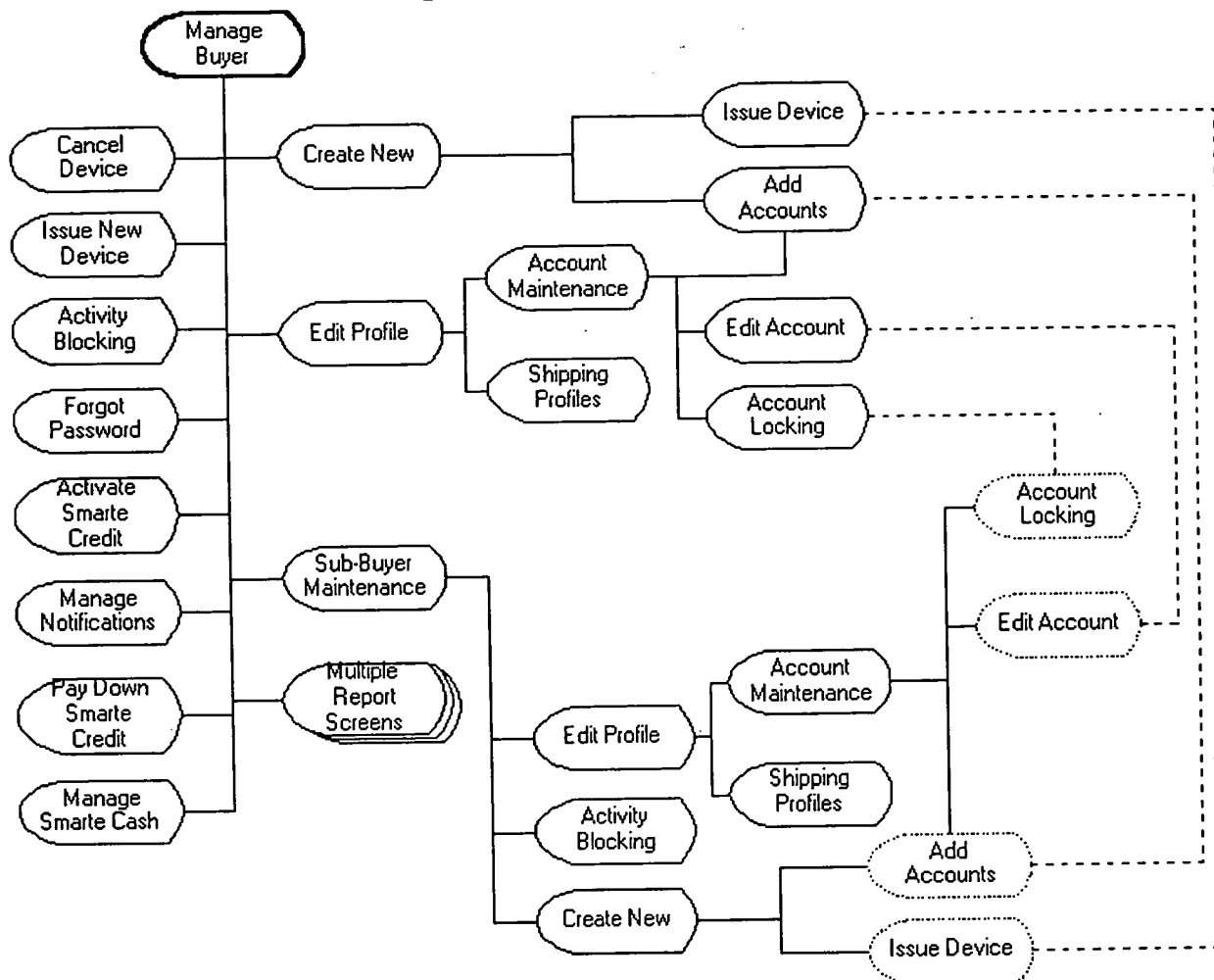


Figure 21
Administration – Buyer Management Screens

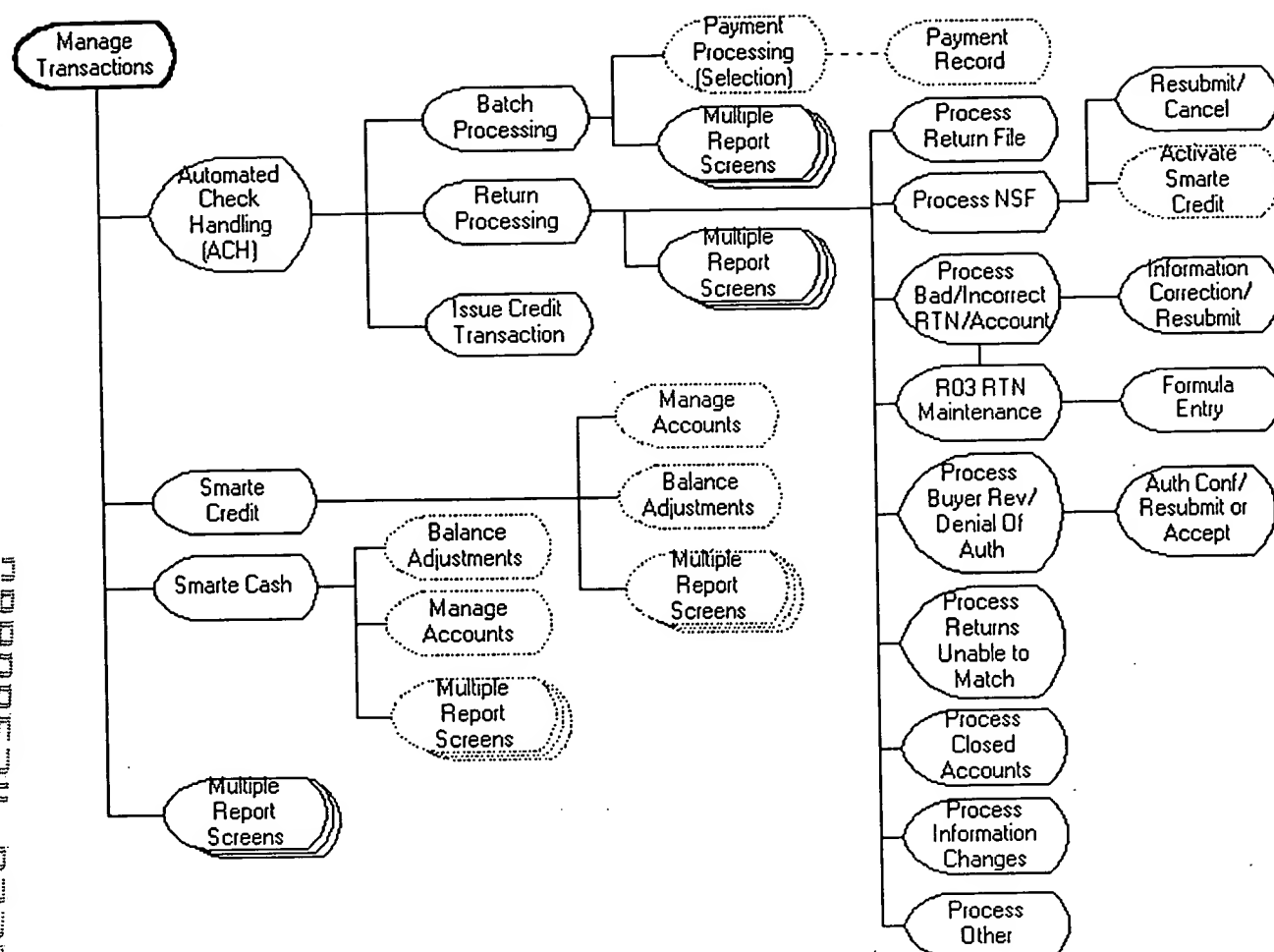


Fig. 22

Administration – Transactions/Payments/Accounts Management Screens

ADMINISTRATION USER SCREEN INTERACTION

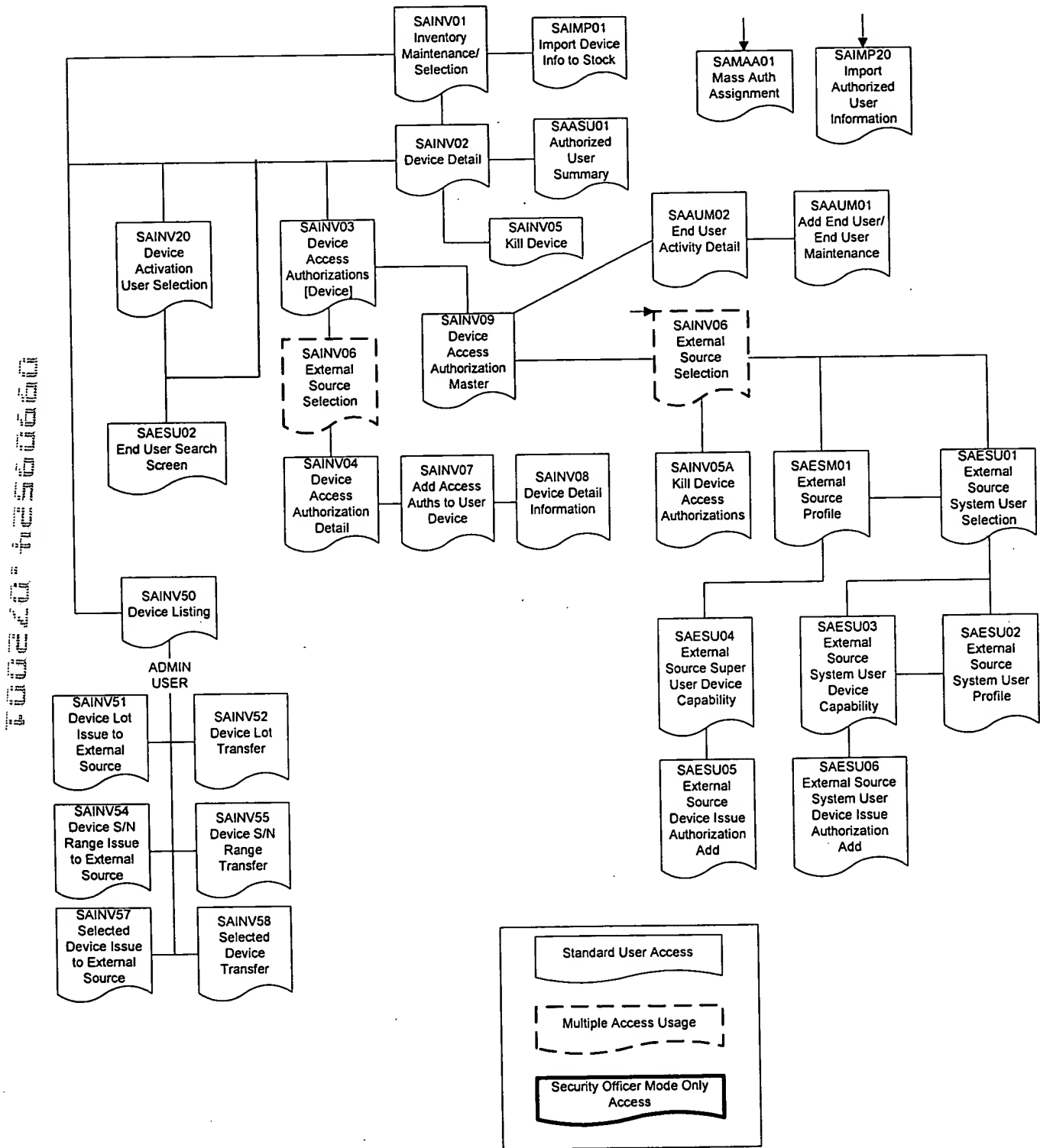


Fig. 23
Authentication

EXTERNAL SOURCE USER SCREEN INTERACTION

Figure 24

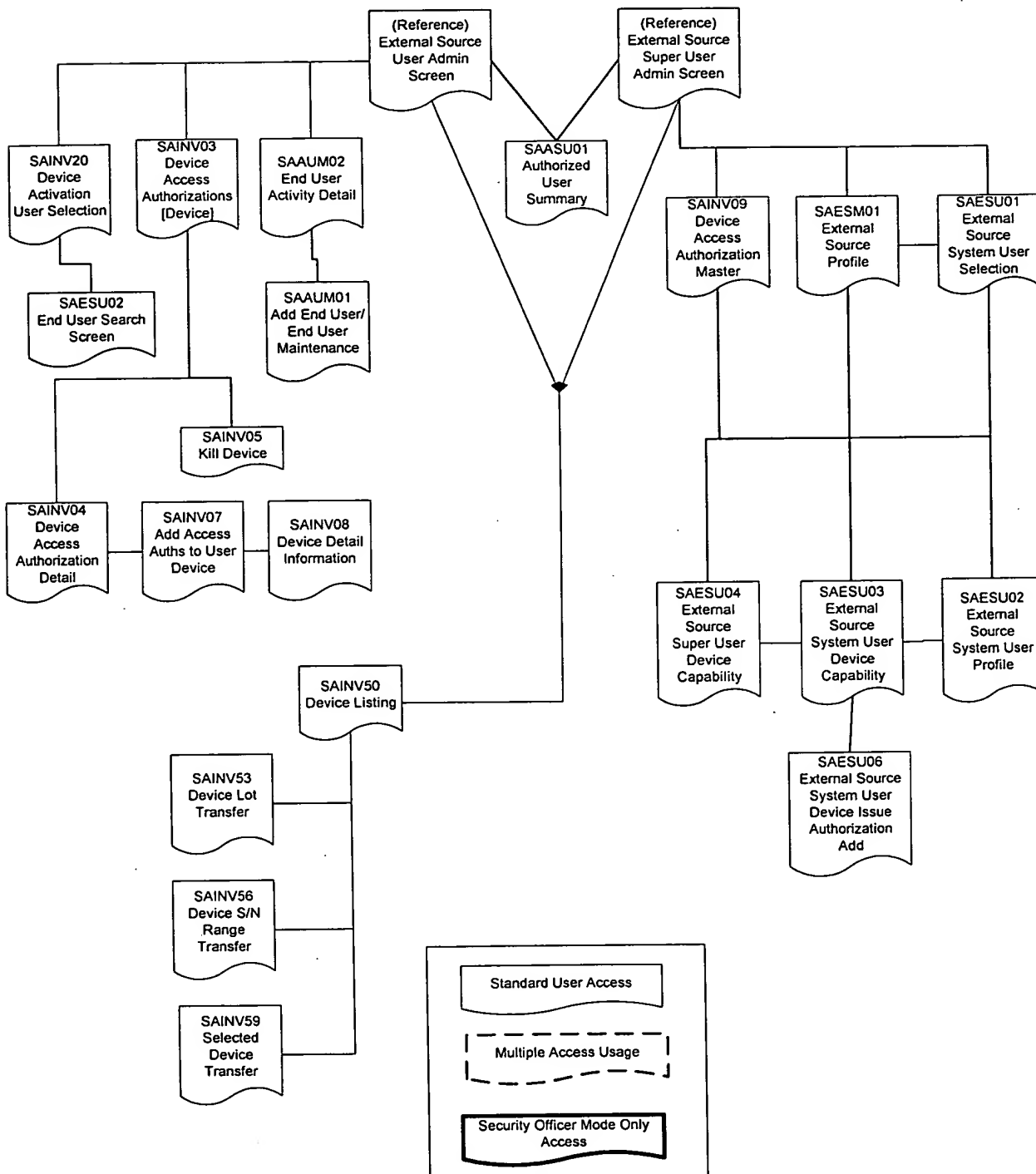


Fig. 24
Authentication

End User Screen Interaction

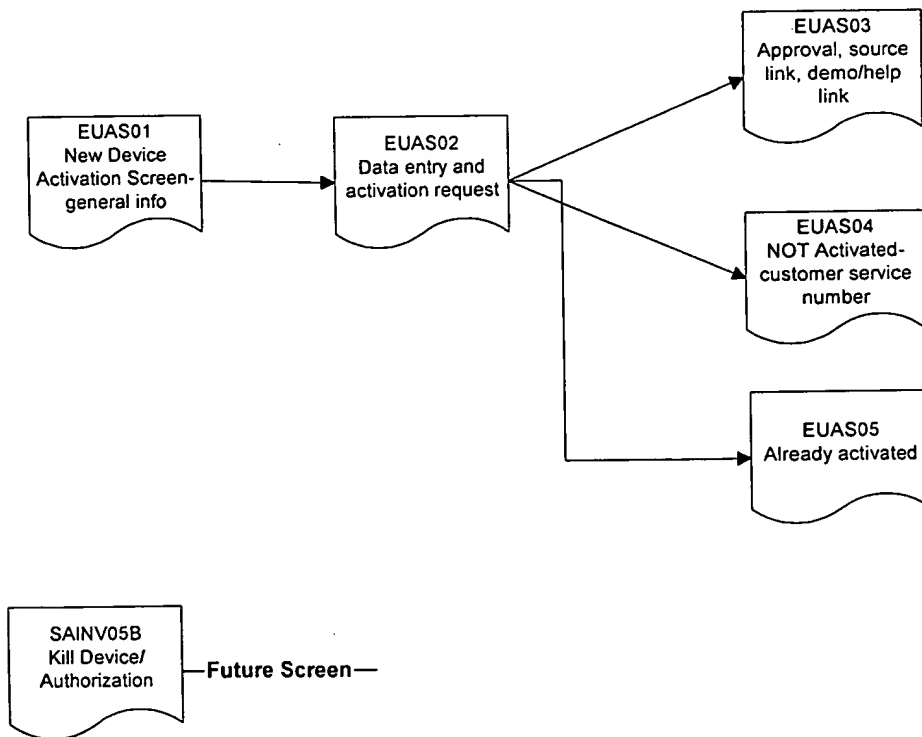
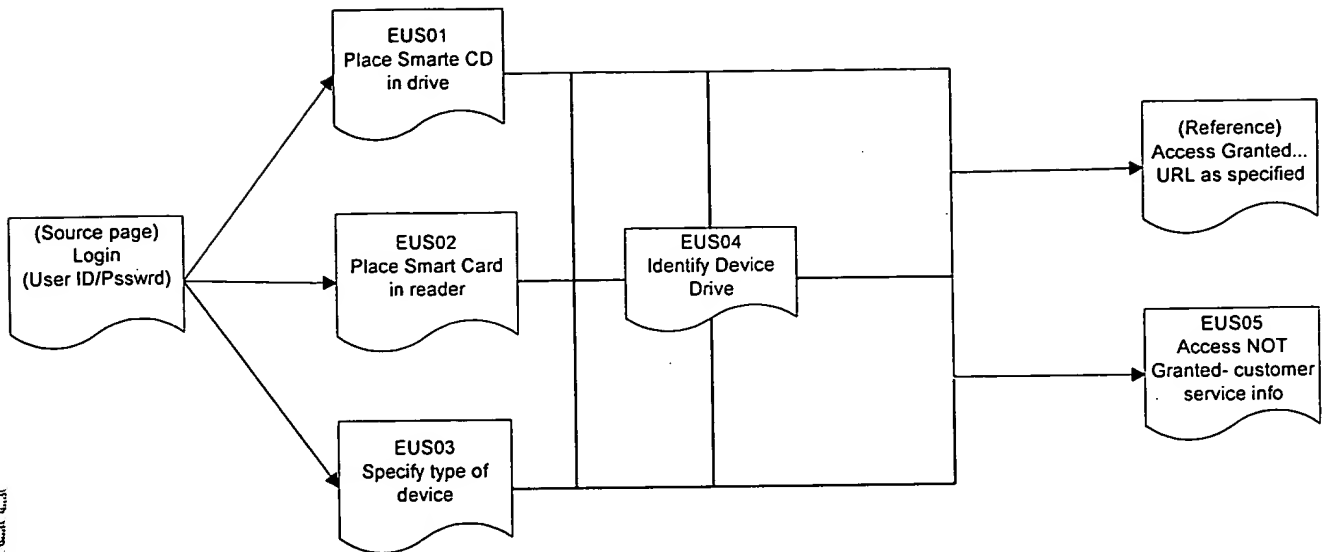


Fig. 25
Authentication

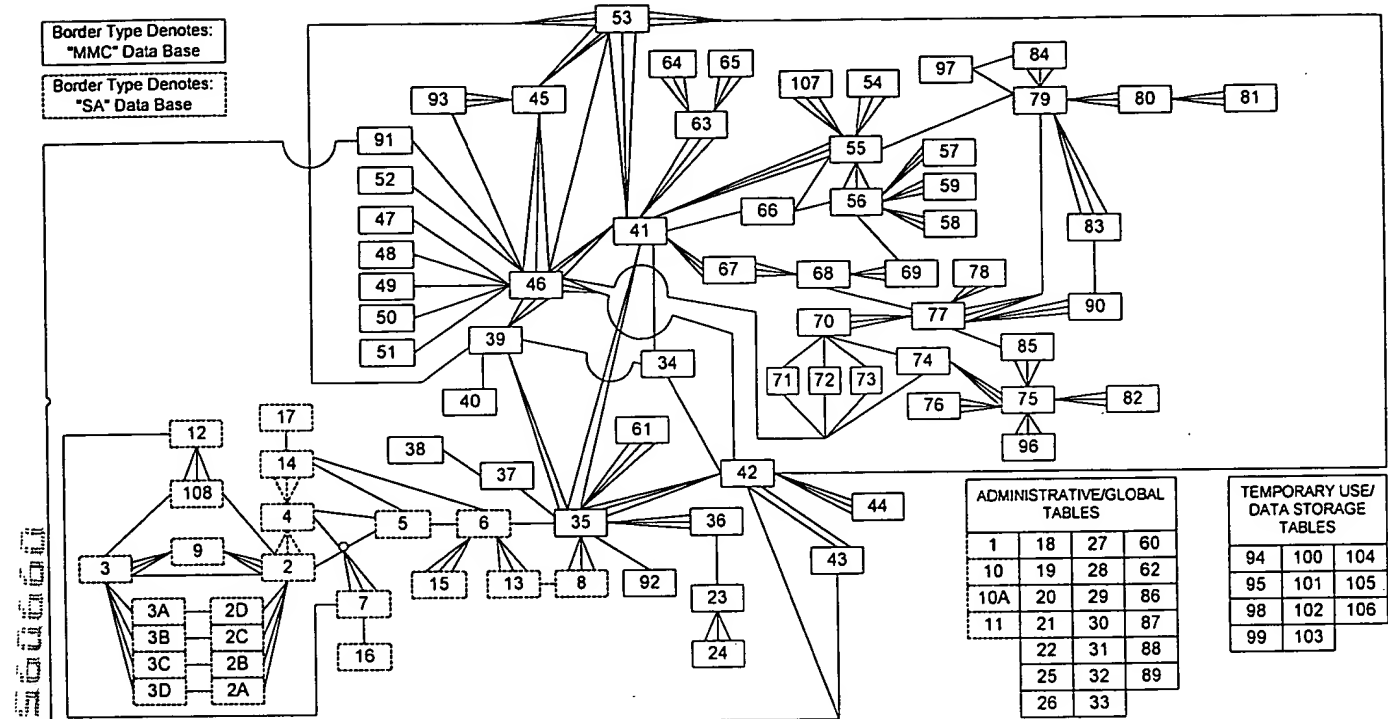


Fig. 26
System Data Structure

1	Smarte Authentication System Administration Data	51	Accounts Type Specific – Smarte Credit Card
2	Smarte Authentication User Device Master	52	Account Block Details
2A	Smarte Authentication Device Specific (Smarte CD)	53	Fees and Commission
2B	Smarte Authentication Device Specific (Smart Card)	54	Product Category Master
2C	Smarte Authentication Device Specific (RSA Token)	55	Product Class Master
2D	Smarte Auth Device Specific (Secure Computing Token)	56	Product Master
3	Smarte Authentication Device Inventory Master	57	Product – Sub Products List
3A	Smarte Auth Device Inventory Specific (Smarte CD)	58	Product – Keywords List
3B	Smarte Auth Device Inventory Specific (Smart Card)	59	Product – Quantity Allocation
3C	Smarte Auth Device Inventory Specific (Smart Card)	60	Notification Codes
3D	SA Device Inventory Specific (Secure Computing Token)	61	Notification Master
4	Smarte Authentication END User Master	62	Shipment Methods
5	Smarte Authentication Authorization Master	63	Shipment Method
6	Smarte Authentication External Source Master	64	Shipment Method Limits
7	Smarte Authentication External Source Device	65	Shipment Location Limits
8	Smarte Auth External Source User Device Issue Authority	66	Tax Details
9	Smarte Authentication Device Lot Master	67	Seller Order ID Master
10	Smarte Authentication Device Access Log	68	Order Master
10A	Smarte Authentication Device Access Log ARCHIVE	69	Line Items
11	Smarte Authentication Specific System Activity Log	70	Transaction (Common)
12	Smarte Authentication Product Master	71	Transaction (Account Type Specific – Smarte Cash)
13	Smarte Auth External Source Device Issue Authority	72	Transaction (Account Type Specific – Smarte Credit)
14	Smarte Auth External Source/Auth User Cross Reference	73	Transaction (Account Type Specific – Admin)
15	Smarte Auth External Source Device Control Authority	74	Transaction (Account Type Specific – Smarte ACH)
16	Smarte Authentication Device Authorization Overrides	75	Transaction – Smarte Credit Loan Record
17	Smarte Authentication ES Based End User Detail	776	Transaction – Smarte Credit Payment Log Reference
18	System Administration Data	77	Order Transaction - Master
19	System Administration Data – Signup	78	Order Transaction - Details
20	System Administration Data – Product	79	Batches
21	System Administration Data – Order	80	Batch Payment Due
22	System Administration Data – Transaction	81	Payment Log Table
23	Identifier Type Master	82	Transaction – Smarte Credit Interest Log Reference
24	Identifier Type Master – List Specific	83	Transaction – Returns
25	Random Question Master	84	FED Ready File – FED File Info Table
26	General Parameters	85	Pay Down Table
27	Holiday Master	86	System Administration Data - TCN
28	Activity Master	87	System Administration Data - BCN
29	Entity Activity Log	88	System Administration Data – Order Transaction
30	Telephone Master	89	System Administration Data – Return Transaction
31	Zip Master	90	Return Transaction - Details
32	State Master	91	Sub Buyer Accounts - Allocation
33	Time Zone Master	92	Chat
34	Sign up Details	93	ISO Account Details
35	User Master	94	Order Batch EXE
36	Identifier Master (User)	95	Shopping Bag Table
37	User Block Details	96	Smarte Credit Late Fee Log
38	Administration Users Master	97	FED Ready File Status
39	FI Master	98	TEMP RECORD STORAGE: Accounts used in Order
40	FI Specific – Banks	99	TEMP RECORD STORAGE: Keyword in Order
41	Seller Master	100	TEMP RECORD STORAGE: Keywords used in Order
42	Buyer Master	101	TEMP RECORD STORAGE: Product Category Path
43	Buyer Parent-Child Relation	102	TEMP RECORD STORAGE: Product Class Order
44	Buyer Shipping Details	103	TEMP RECORD STORAGE: Shop Cart Items
45	ISO Profile	104	TEMP RECORD STORAGE: Search Items
46	Accounts Master	105	TEMP RECORD STORAGE: Activate / Interest Process Flag
47	Accounts Type Specific – Smarte Credit	106	TEMP RECORD STORAGE: MoveMoney Identifier Master
48	Accounts Type Specific – Smarte ACH	107	Product Class Category Master
49	Accounts Type Specific – Smarte Cash	108	Smarte Authentication Product/Device Cross Reference
50	Accounts Type Specific – Admin		

Fig. 27
Key to Figure 26 System Data Structure

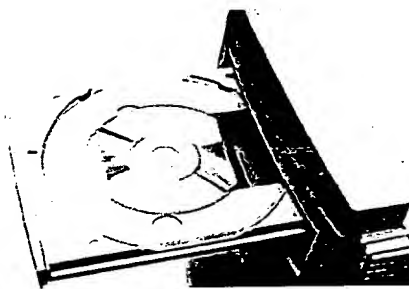


Fig. 28

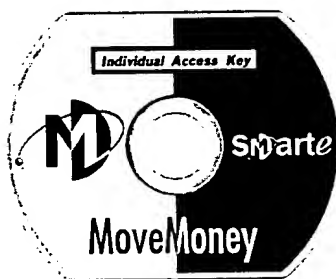


Fig. 29

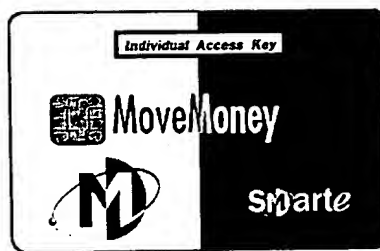


Fig. 30



Fig. 31

2002-01-01 10:00:00

Processes IAW Std
Seller Software/Web
Page Requirements

Seller's Web Page

STD CHECK-OUT

SMARTE BUY

[58] Display
Seller's
Certificate

MMC (Smarte
VII) Full Function
E-Shopping Cart
[72] BUY

[8] User
Log-In

[59] Retrieves
MMC Profiles/
Requirements for
Seller & Buyer

IF REQUIRED

[60] Buyer
Authentication
using Issued
Credential

[61] Tax and
Shipping Charges
Calculated

[62] Sales
Warnings
(if Any)

[67] Purchase;
Shipping; Tax;
Payment Info
(Defaults on 1st Pass)

[63] Change Ship to Address

[64] Change Pay Options

[65] Change Ship Method

[66] OK

[68] Buyer
Adjusts
Shipping
Address

[69] Buyer
Adjusts Payment
Options

[70] Buyer
Adjusts Shipping
Method

Seller Inventory QOH
Verification

Seller System
Update

[73] Generates ORDER

Order Transmitted to MMC System

Connection to MMC System Terminated

Smarte Ads
(if Any)

[74] IF PURCHASE FROM ADS

[75] RETURN TO SELLER'S PAGE

Smarte VII SYSTEM FLOW

SELLER'S
SERVER

MMC'S SERVER

Smarte
System
Data

Connection to MMC Server
Established: Remains OPEN

Device Handling

[User Name Displayed]

Enter Device Code

[Input Field]

Order Verification
/Summary Screen

Smarte
System

Transaction Processing
(Specific to Type)

Notifications

Fig. 32

100220 14320000

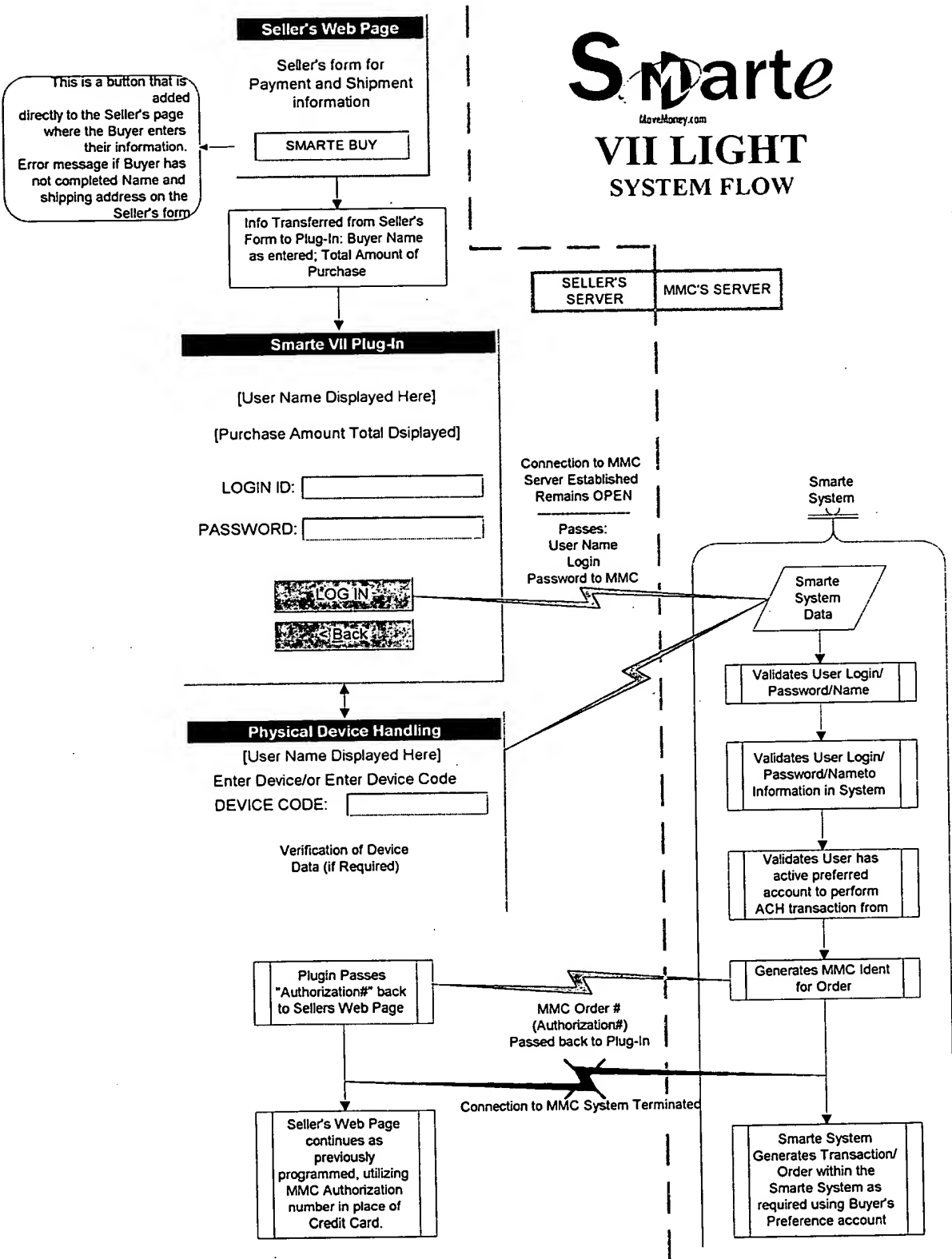


Fig. 33

MoveMoney Smarte Authentication

SYSTEM FLOW USER AUTHENTICATION

OPTION I USE LIMITED TO SINGLE KNOWN DEVICE TYPE/ SINGLE DEVICE

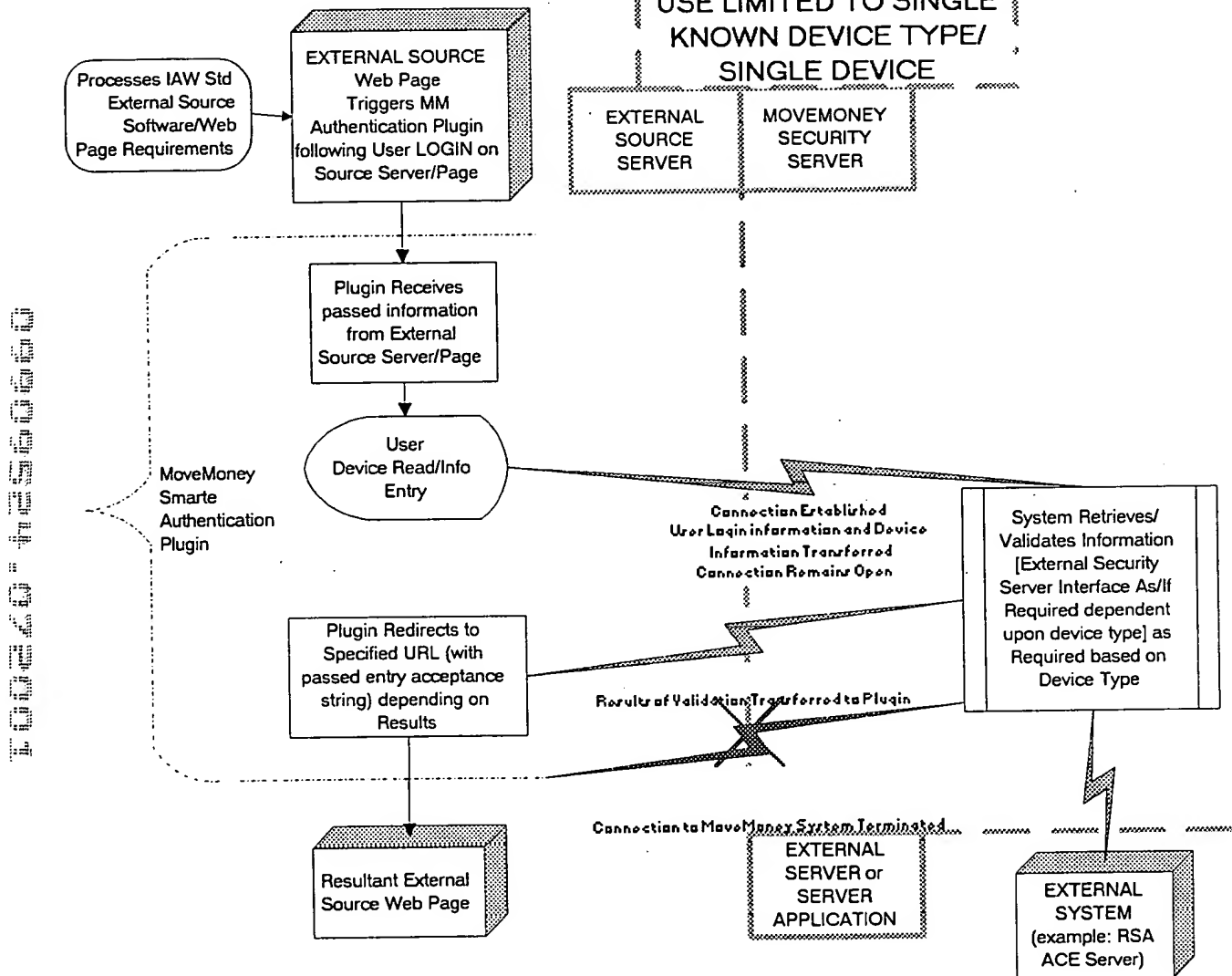


Fig. 34

MoveMoney Smarte Authentication

SYSTEMFLOW USER AUTHENTICATION OPTION II MULTIPLE DEVICE TYPE USAGE ENABLED/ MULTIPLE USER DEVICES

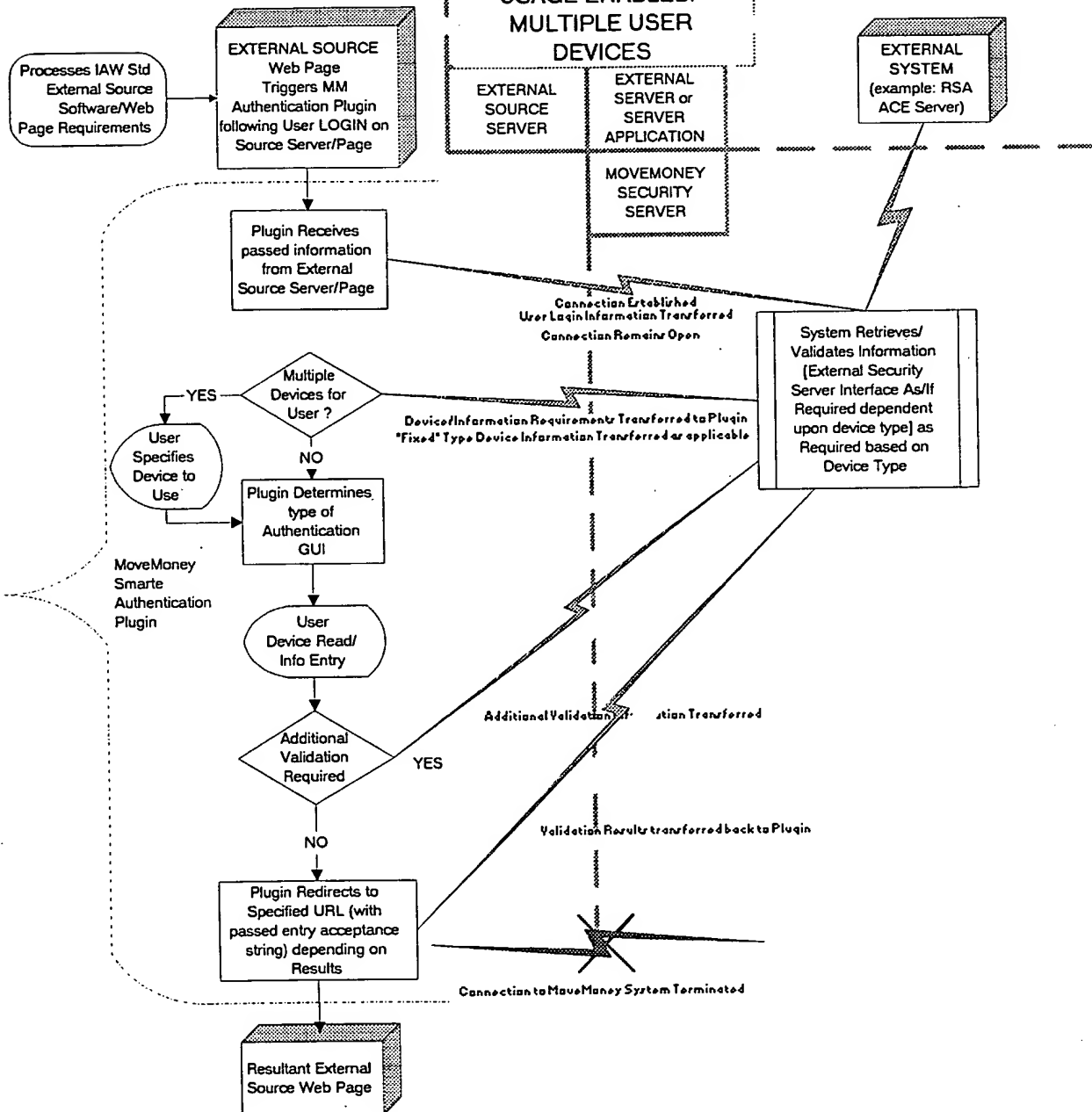


Fig. 35

FIG. 36

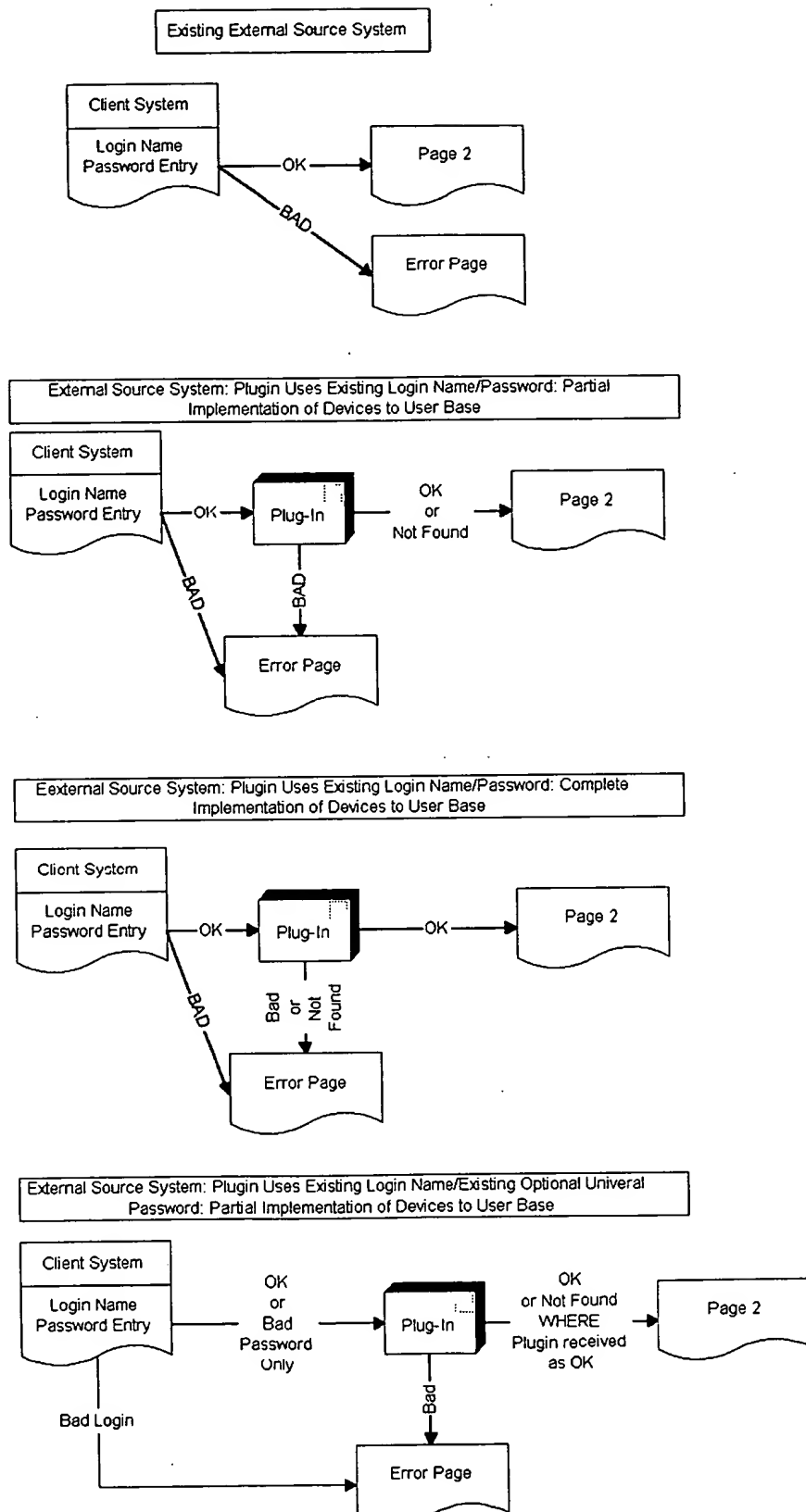
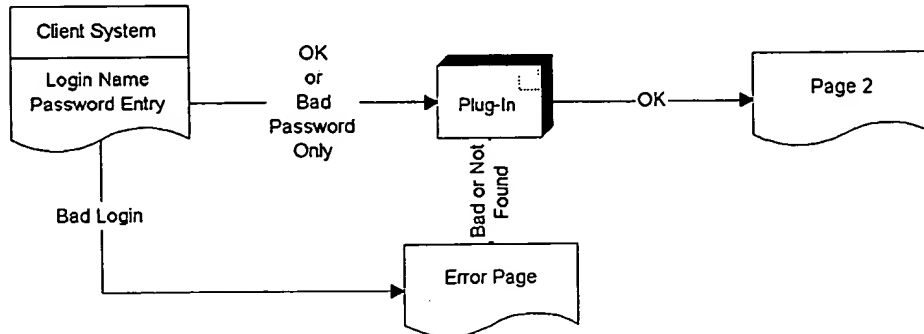
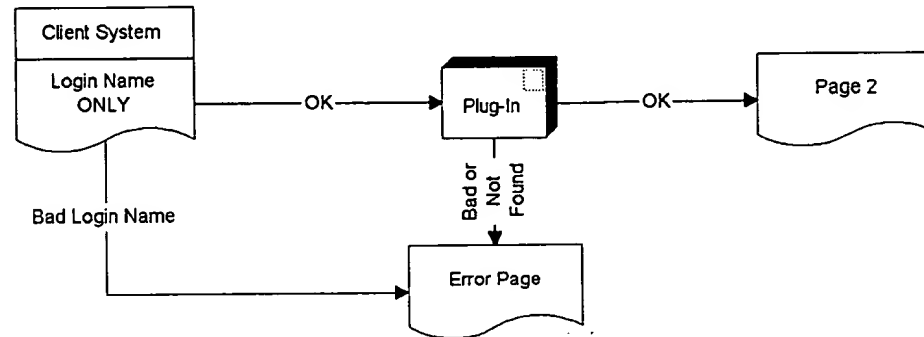


Fig. 36

External Source System: Plugin Uses Existing Login Name/Existing Optional Universal Password: Complete Implementation of Devices to User Base



External Source System: Plugin Uses Existing Login Name/NO Password: Complete Implementation of Devices to User Base



External Source System: Plugin Uses Existing Login Name/Mandatory Universal Password: Complete Implementation of Devices to User Base

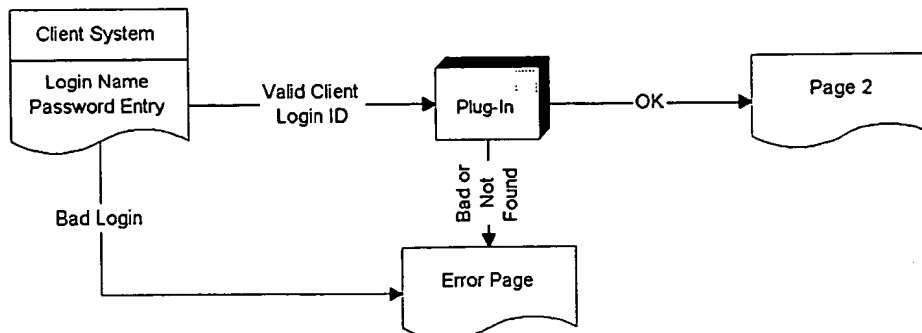


Fig. 37

**PLUG-IN INFORMATION/ACTION/
INTERACTION BASIC VARIANTS**
[User Authentication]

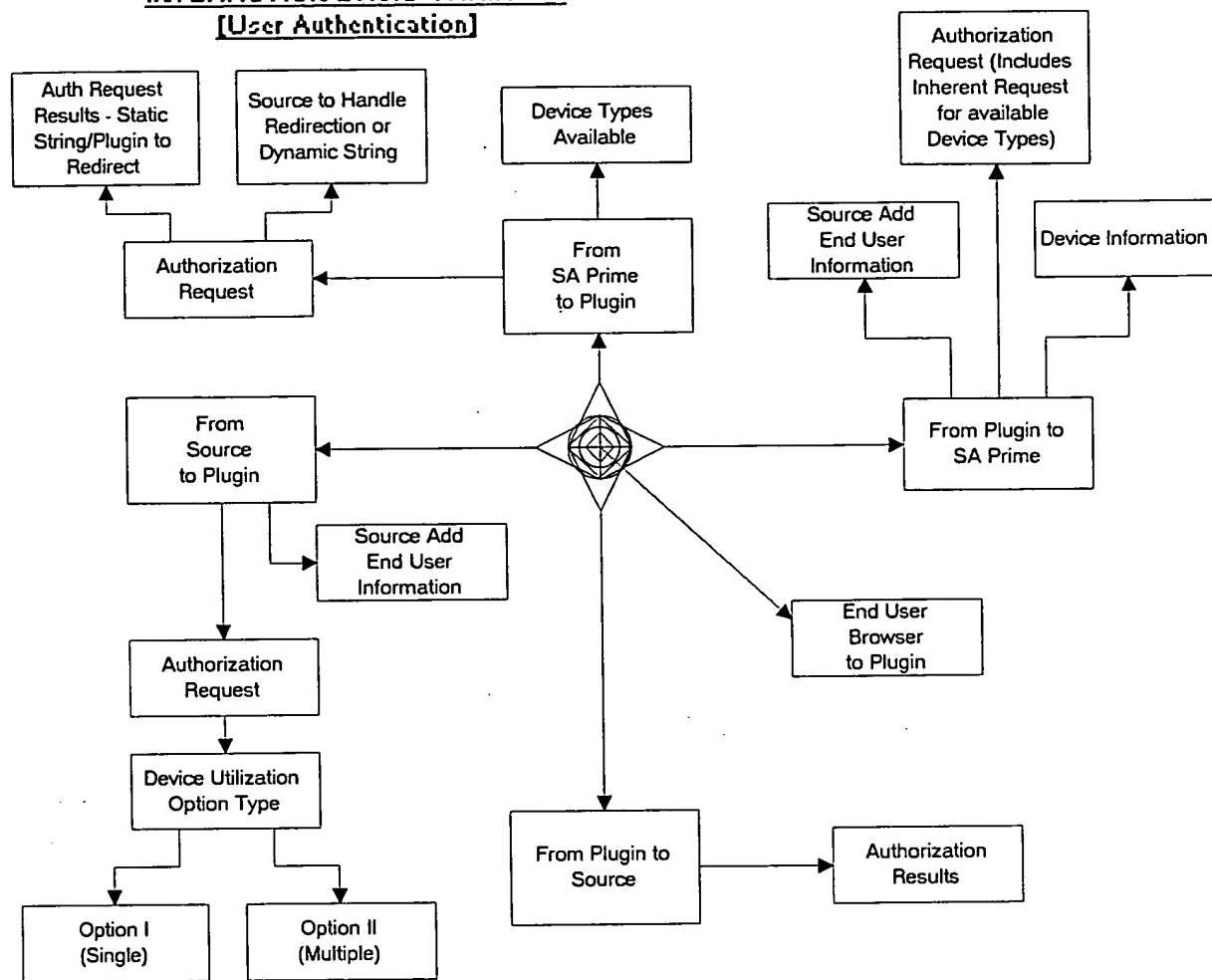


Fig. 38

MoveMoney
Smarte
 Authentication

SYSTEM FLOW
 PRODUCT
 AUTHENTICATION
 CD MEDIA BASED
 DISTRIBUTED
 PROGRAMS ONLY

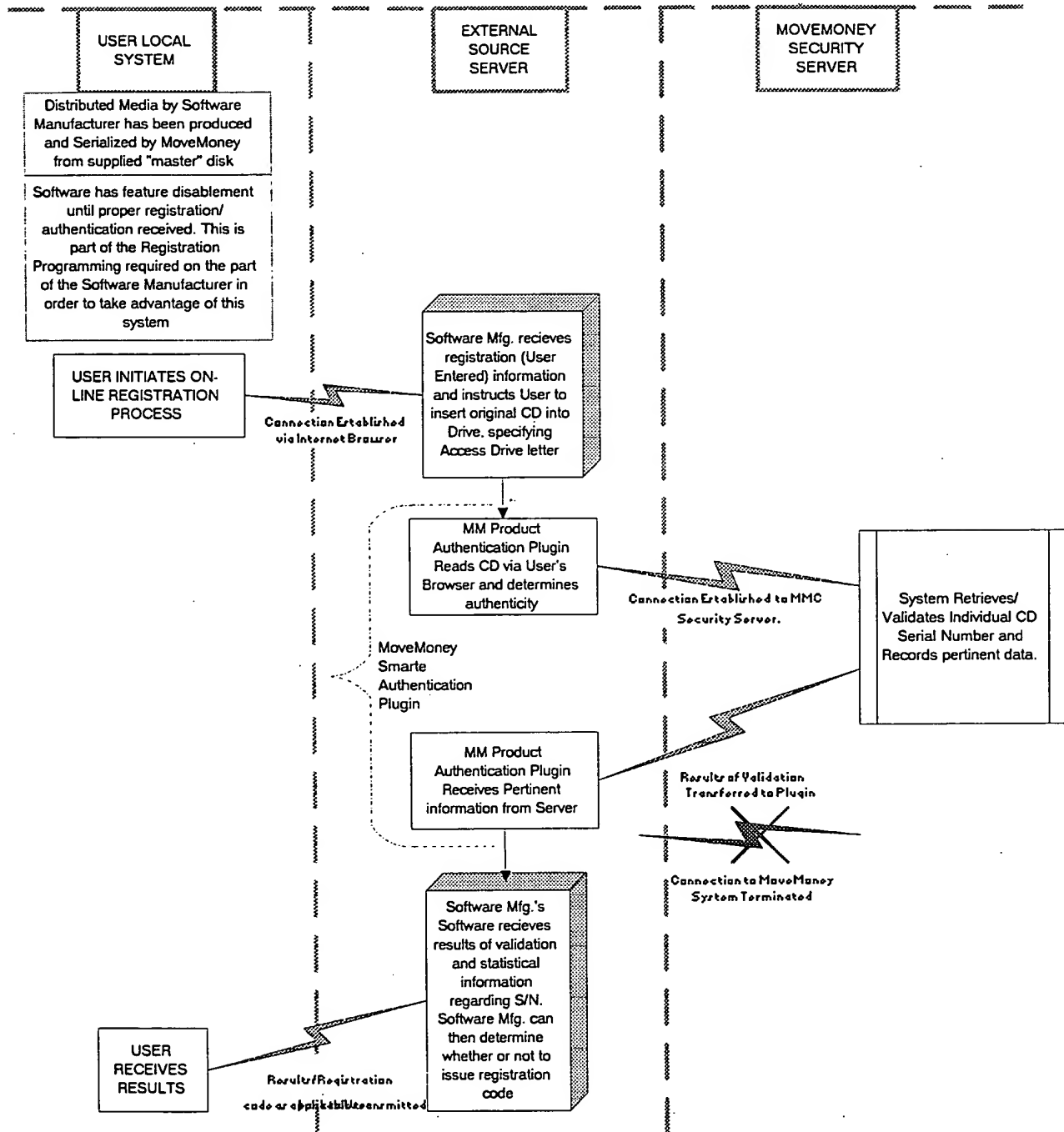


Fig. 39

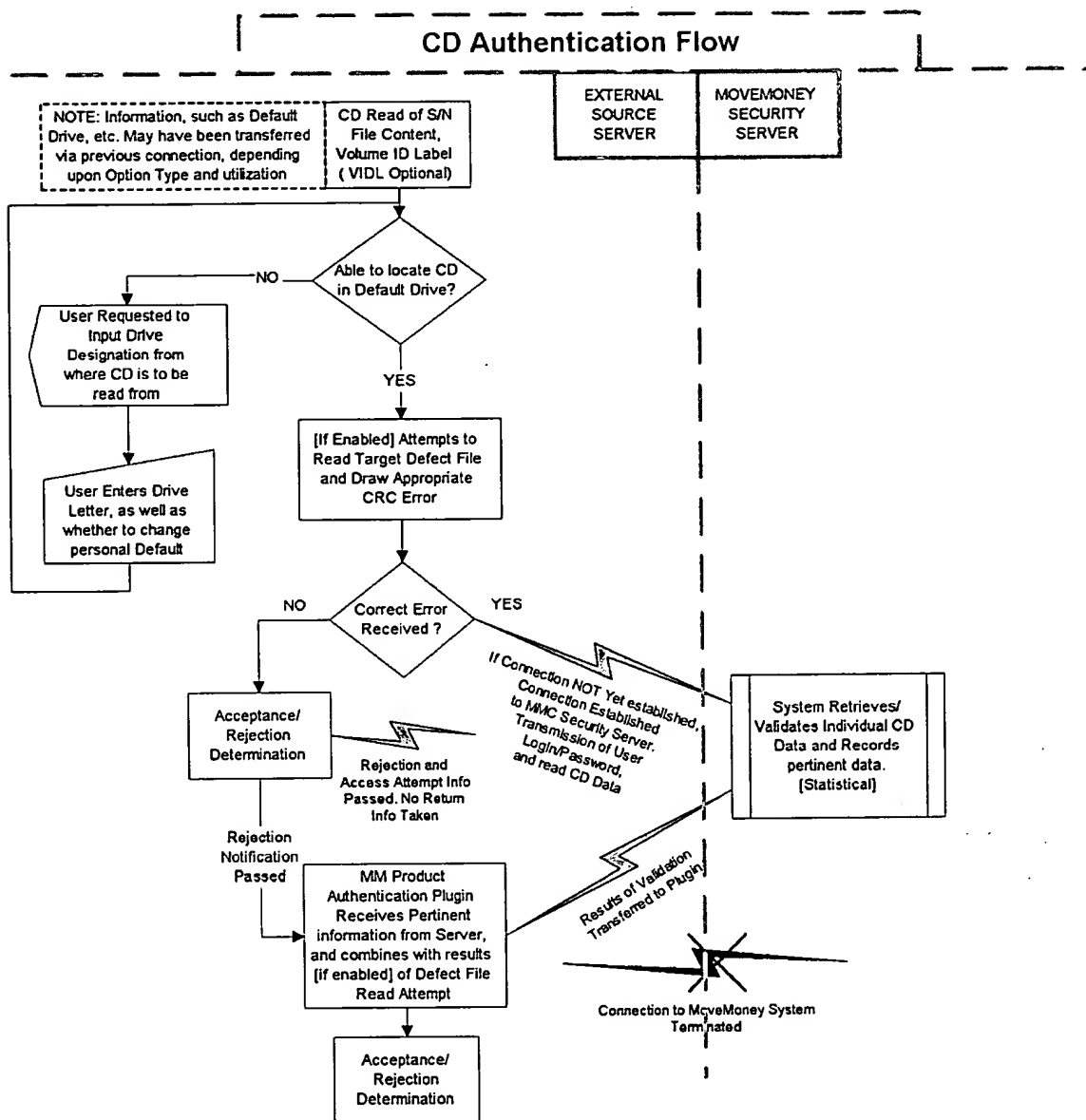


Fig. 40

100220-1450000

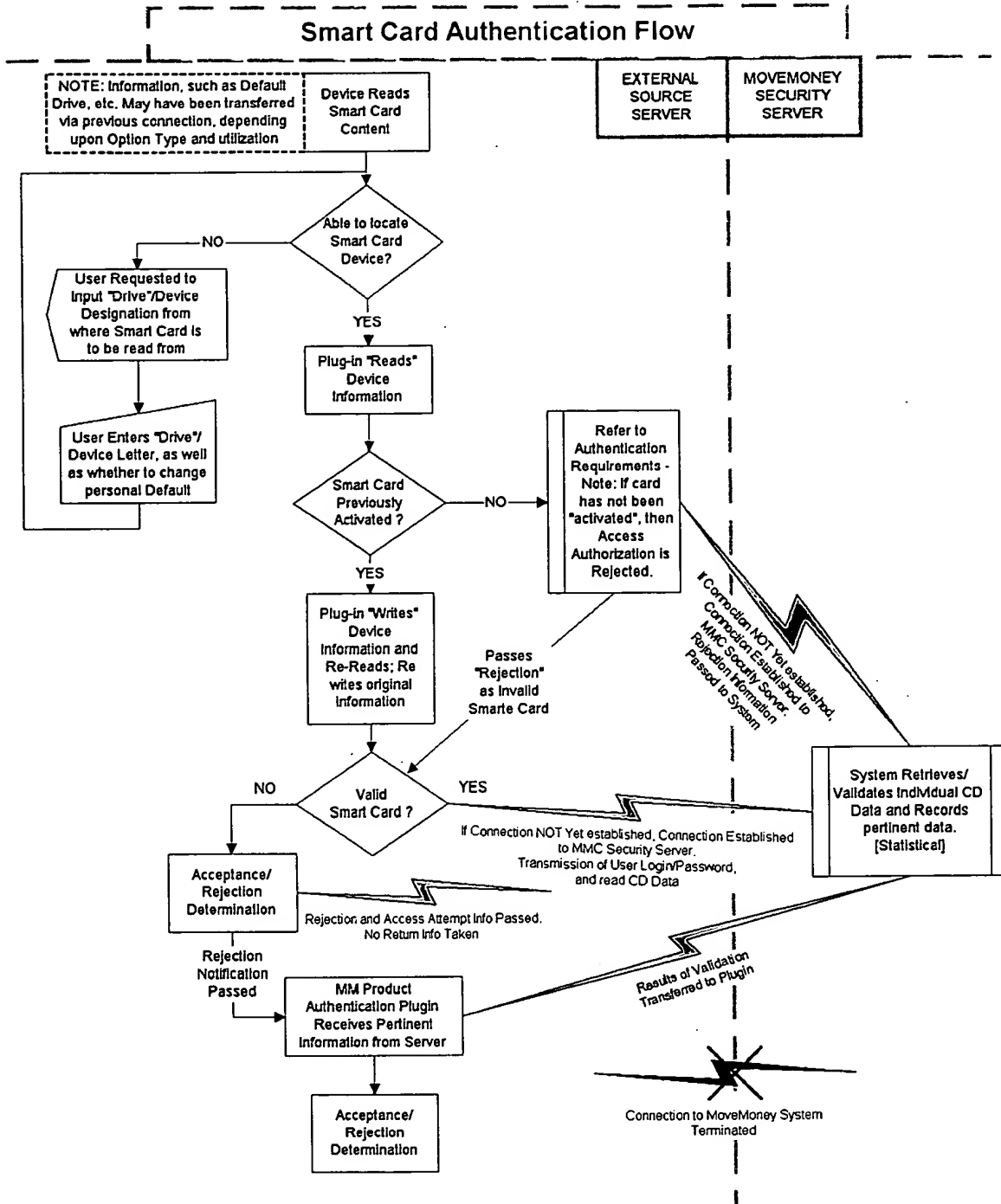


Fig. 41

3rd Party Device/Server/System Authentication Flow

At this point, the Authentication Plugin has already received information stating the type of device and the requirement for additional Authentication Pass. Note that in the case where indicated that a SINGLE TYPE of device is utilized, this information is ALREADY known. At this point, User is presented with Data Entry Screen

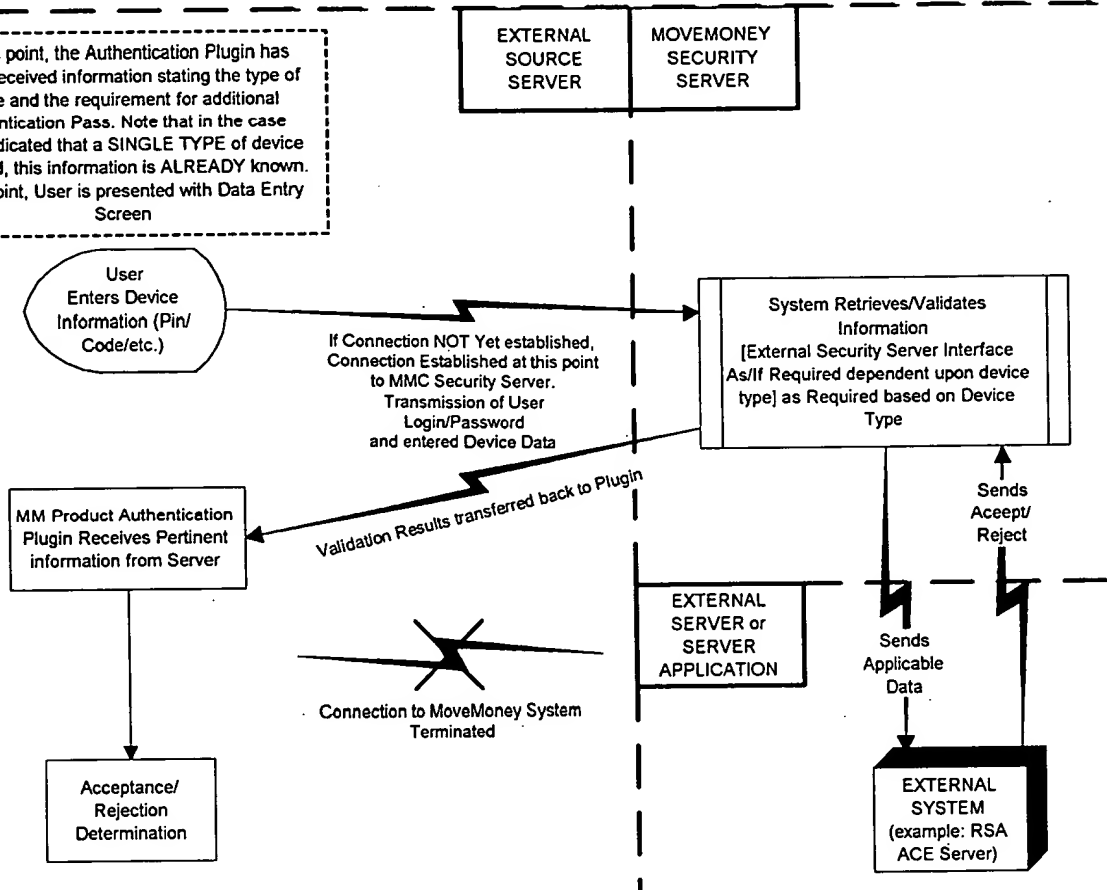
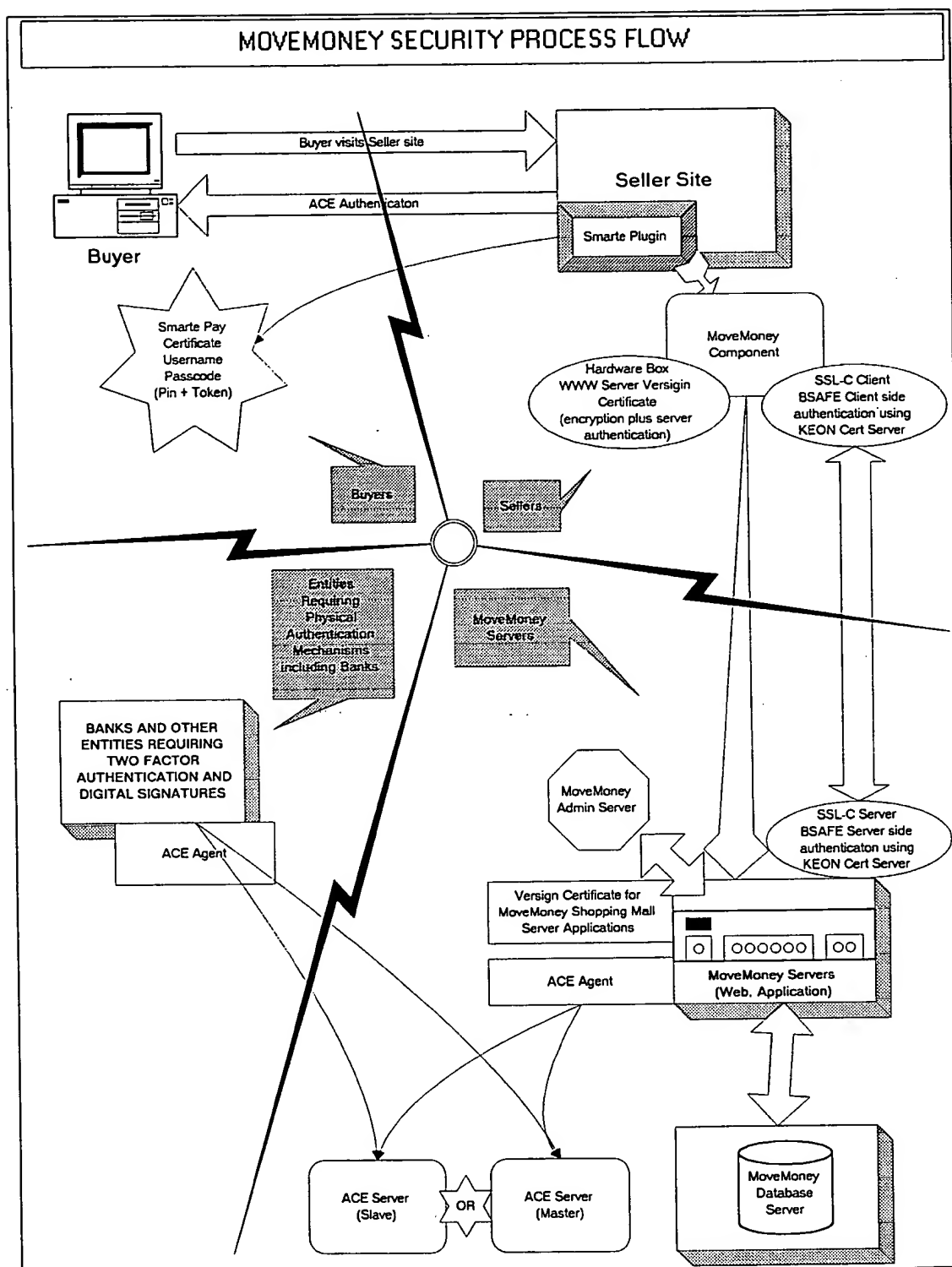


Fig. 42

	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2
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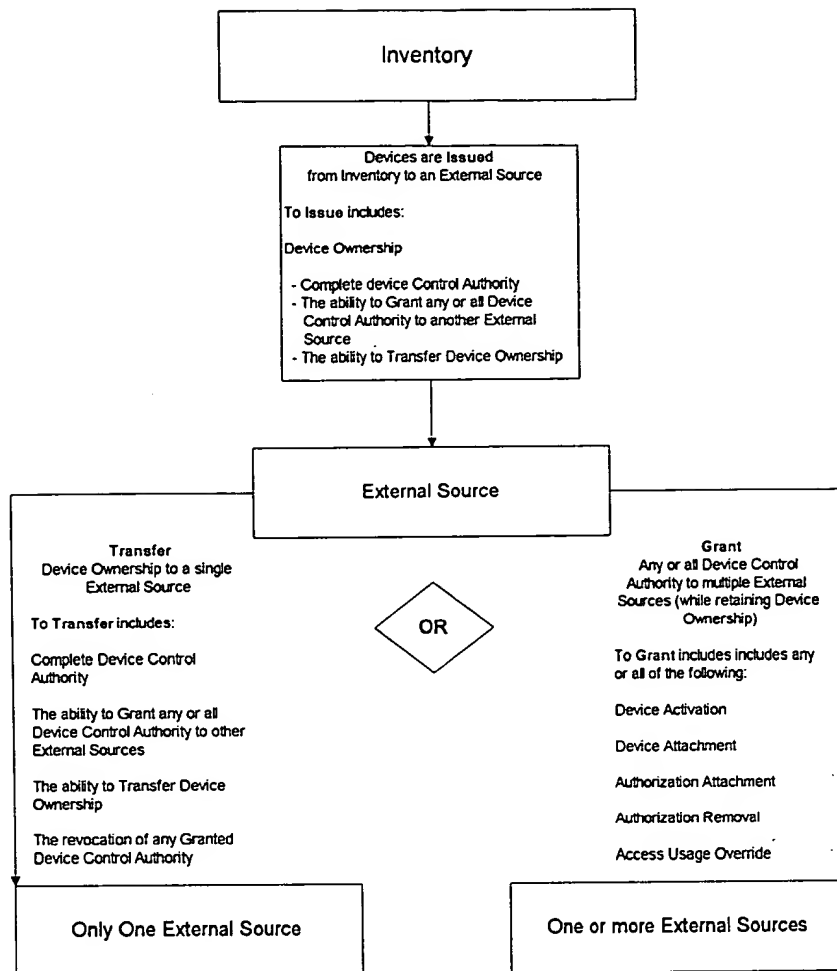


Fig. 44

FIG. 44

Basic "Tier" Structure of Transactions/Transaction Relationships

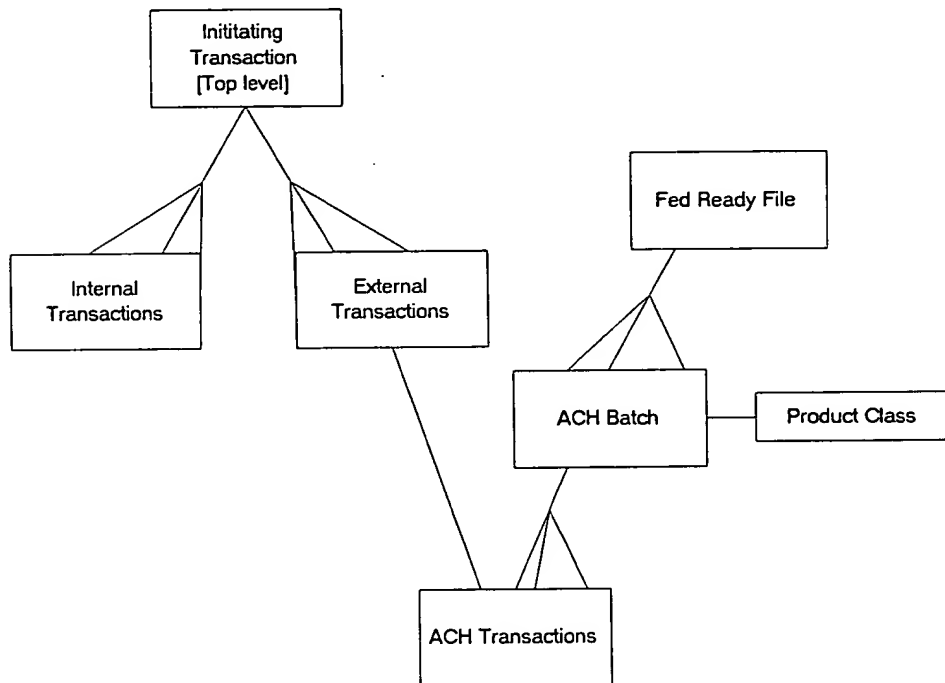


Fig. 45

Fig. 46

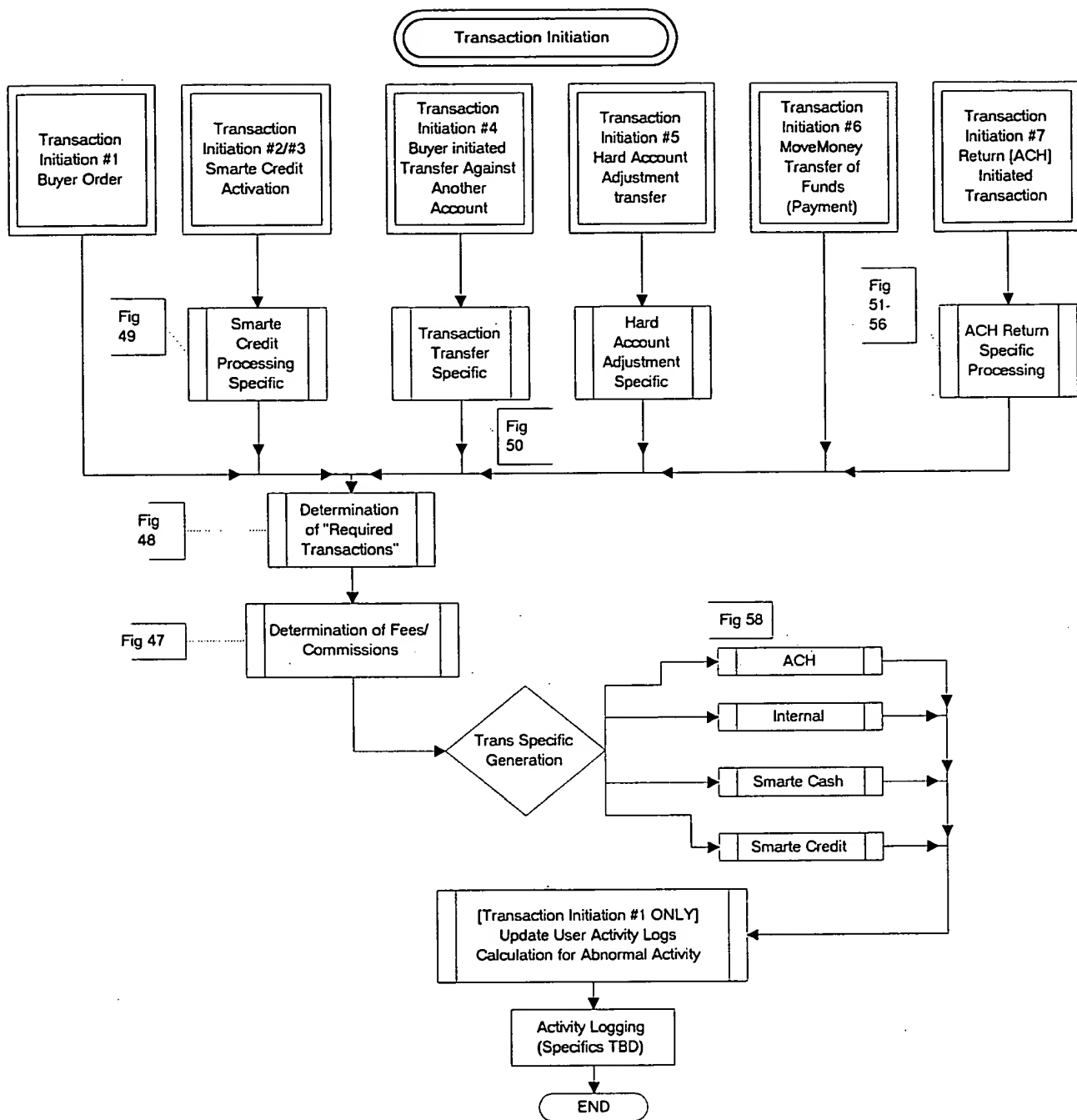


Fig. 46

Determination of Fees/Comms (Order Level)

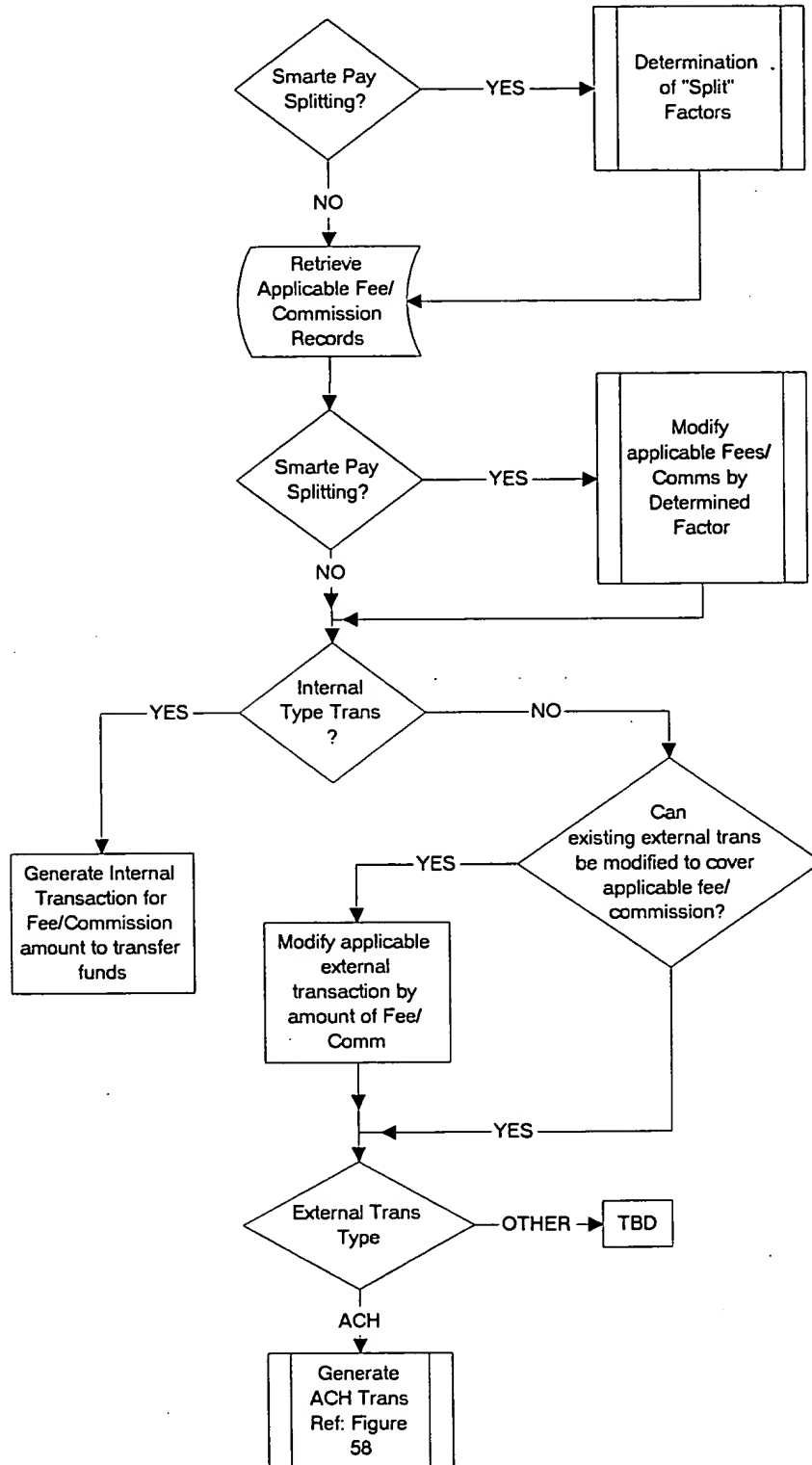


Fig. 47

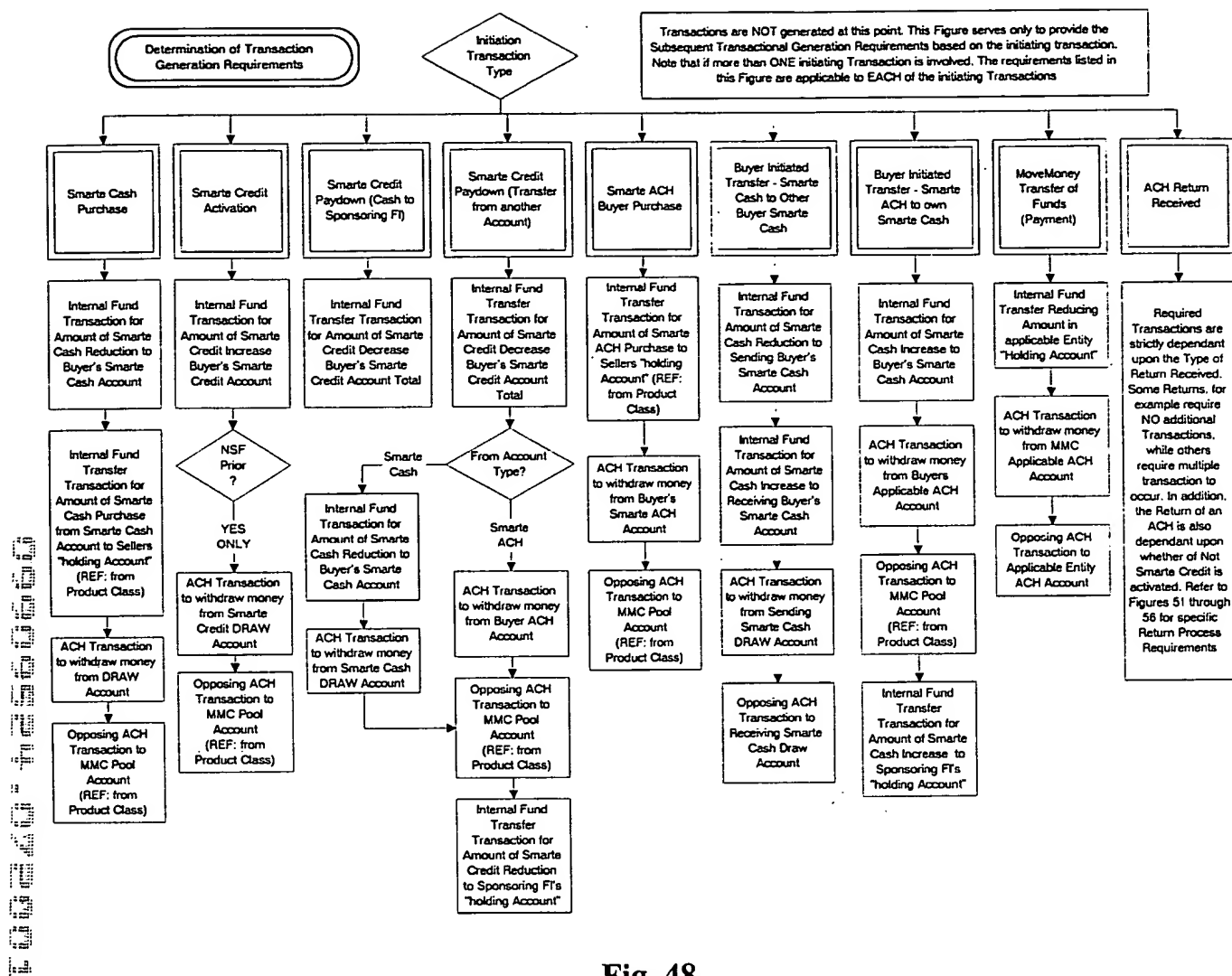


Fig. 48

Smarte Credit Initiation Processing

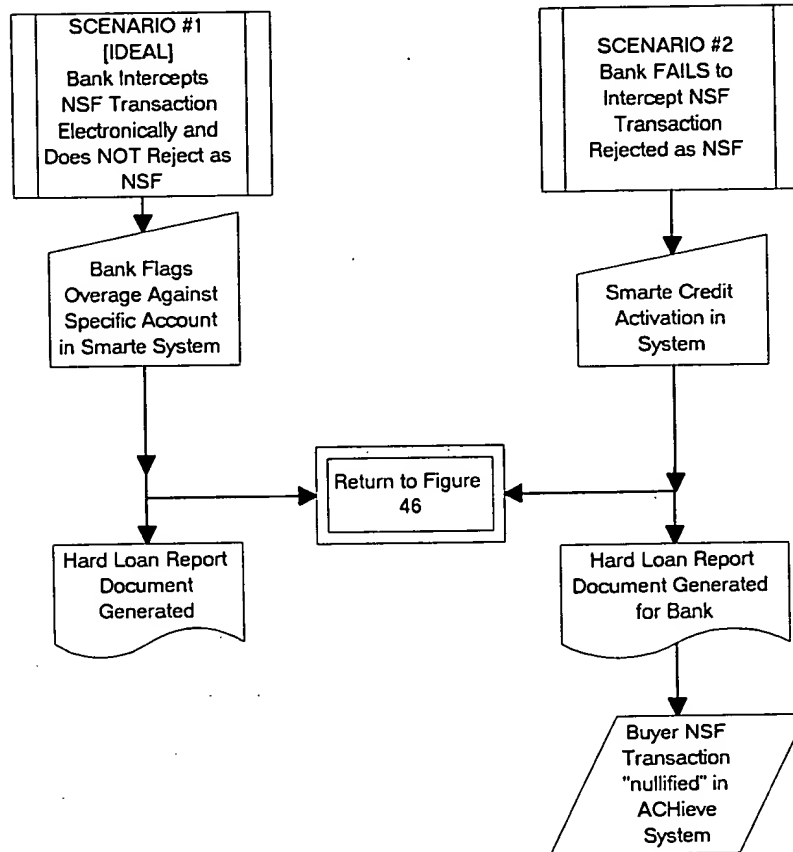


Fig. 49

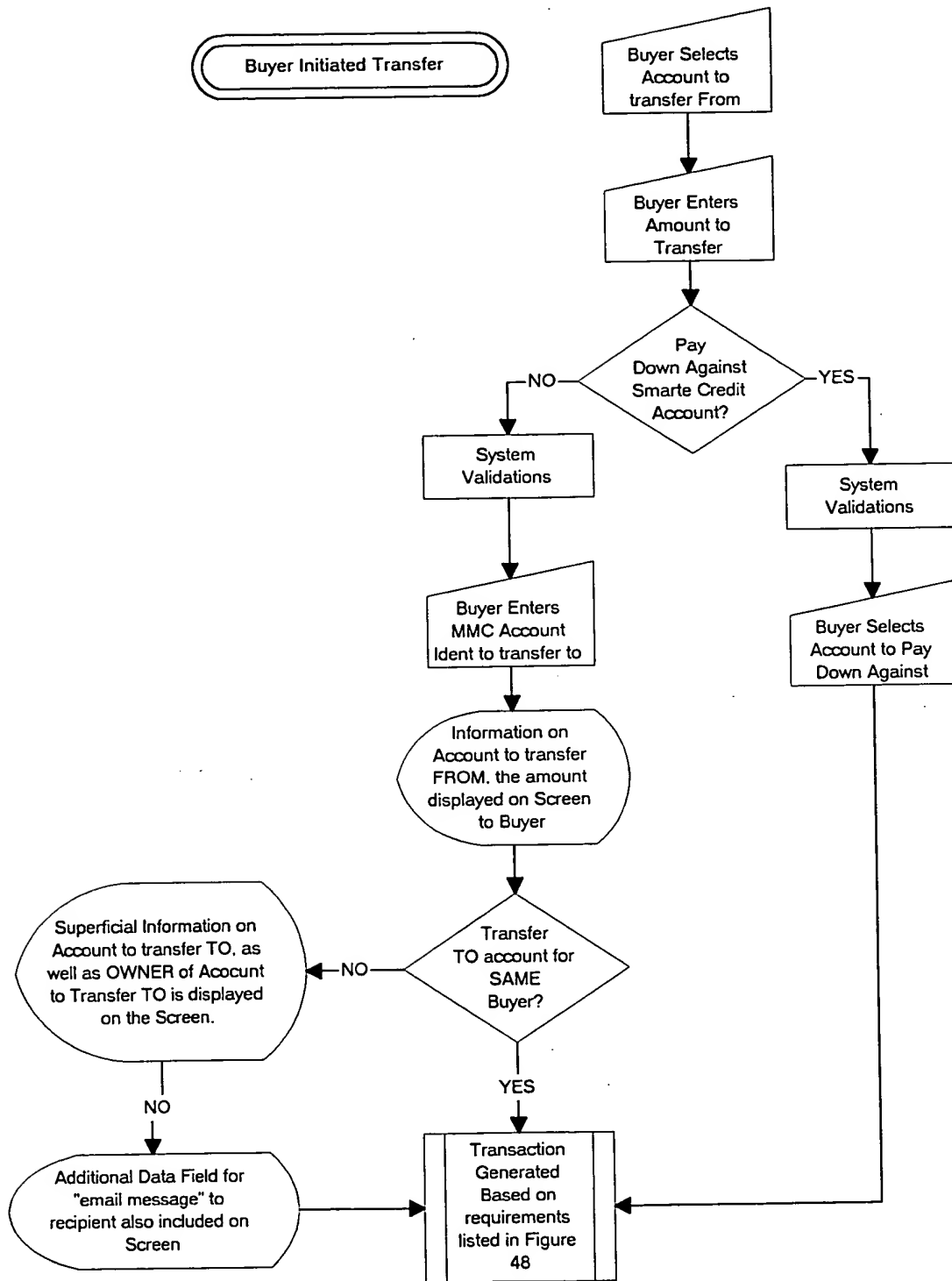


Fig. 50

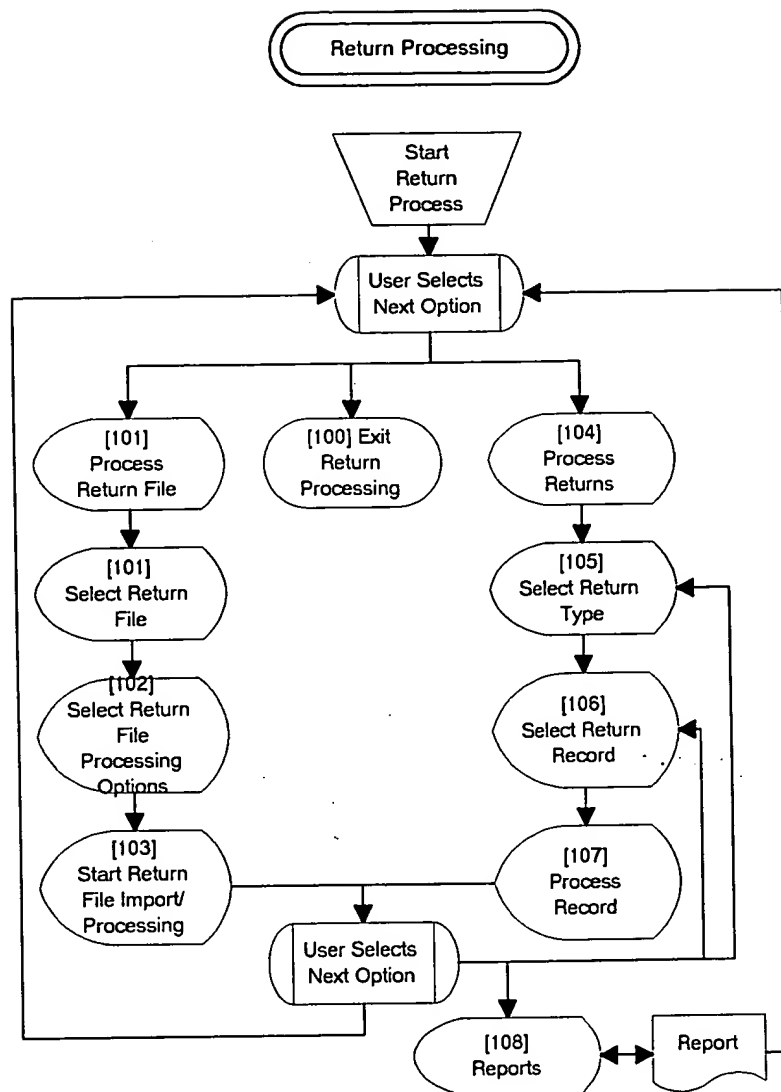


Fig. 51

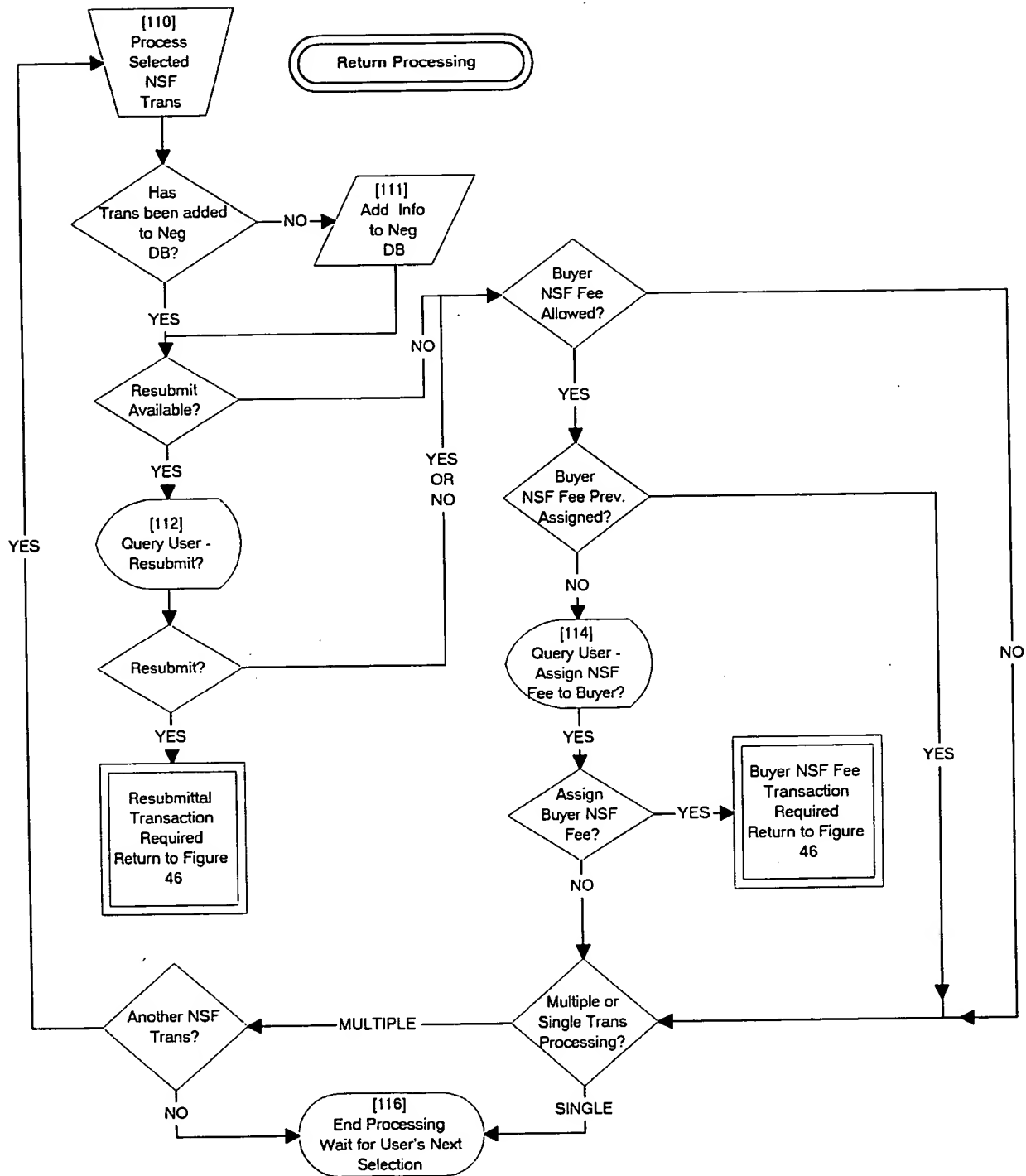


Fig. 52

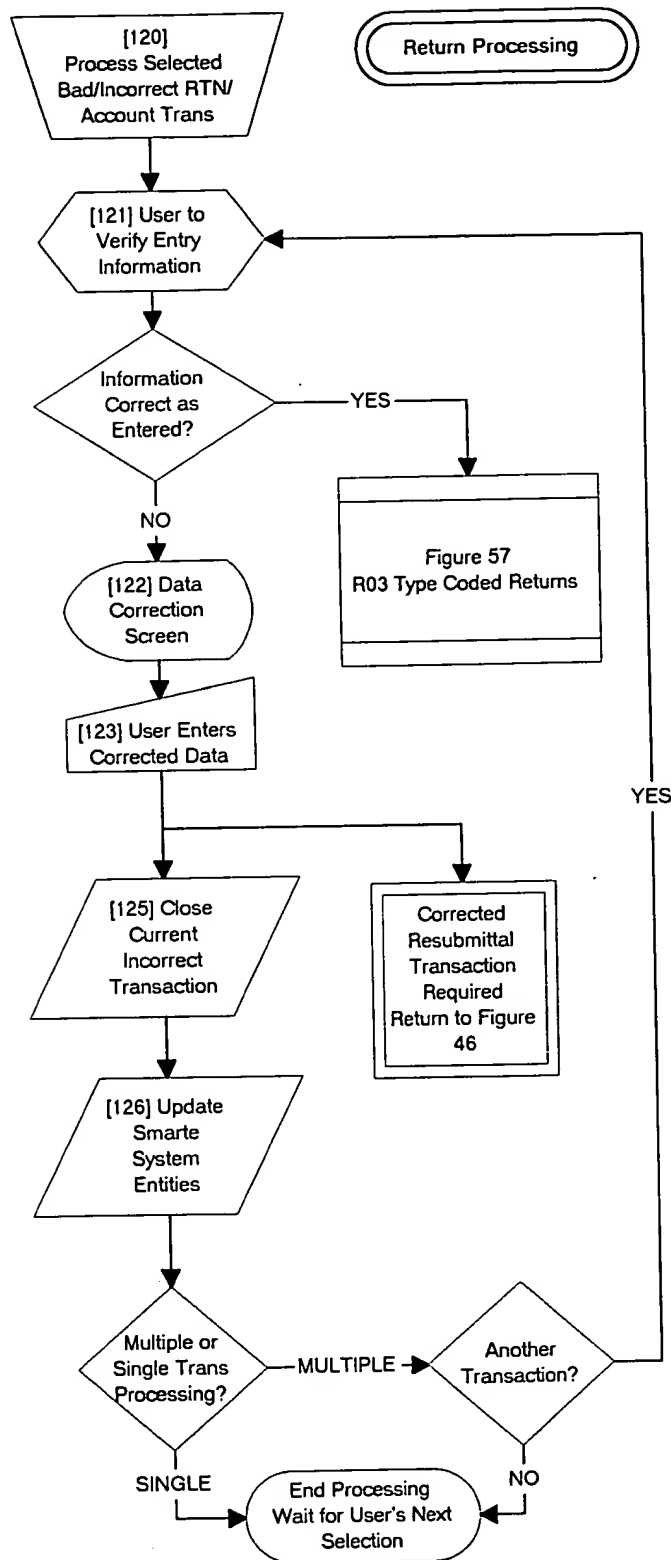


Fig. 53

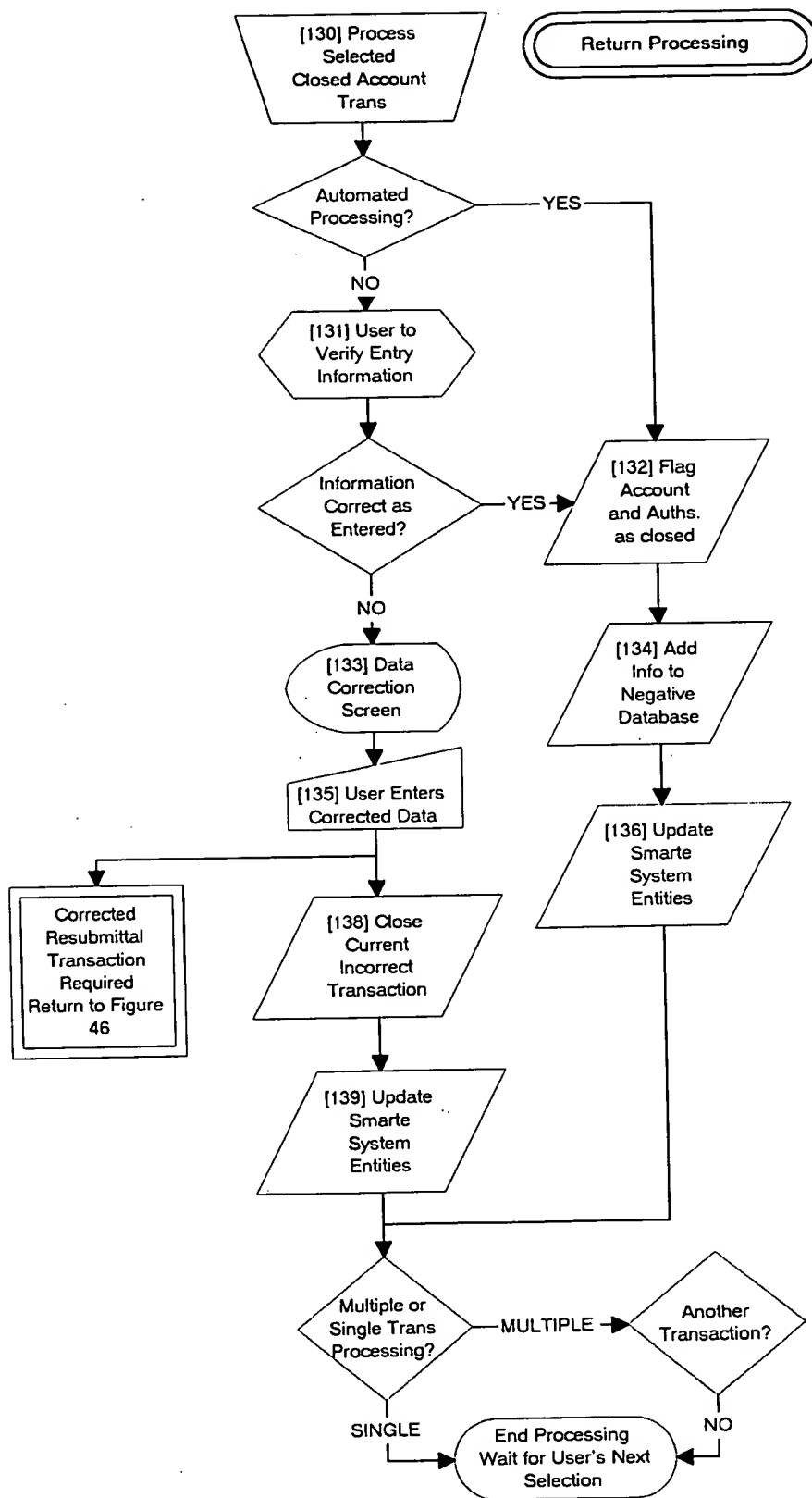


Fig. 54

44000000-00000000

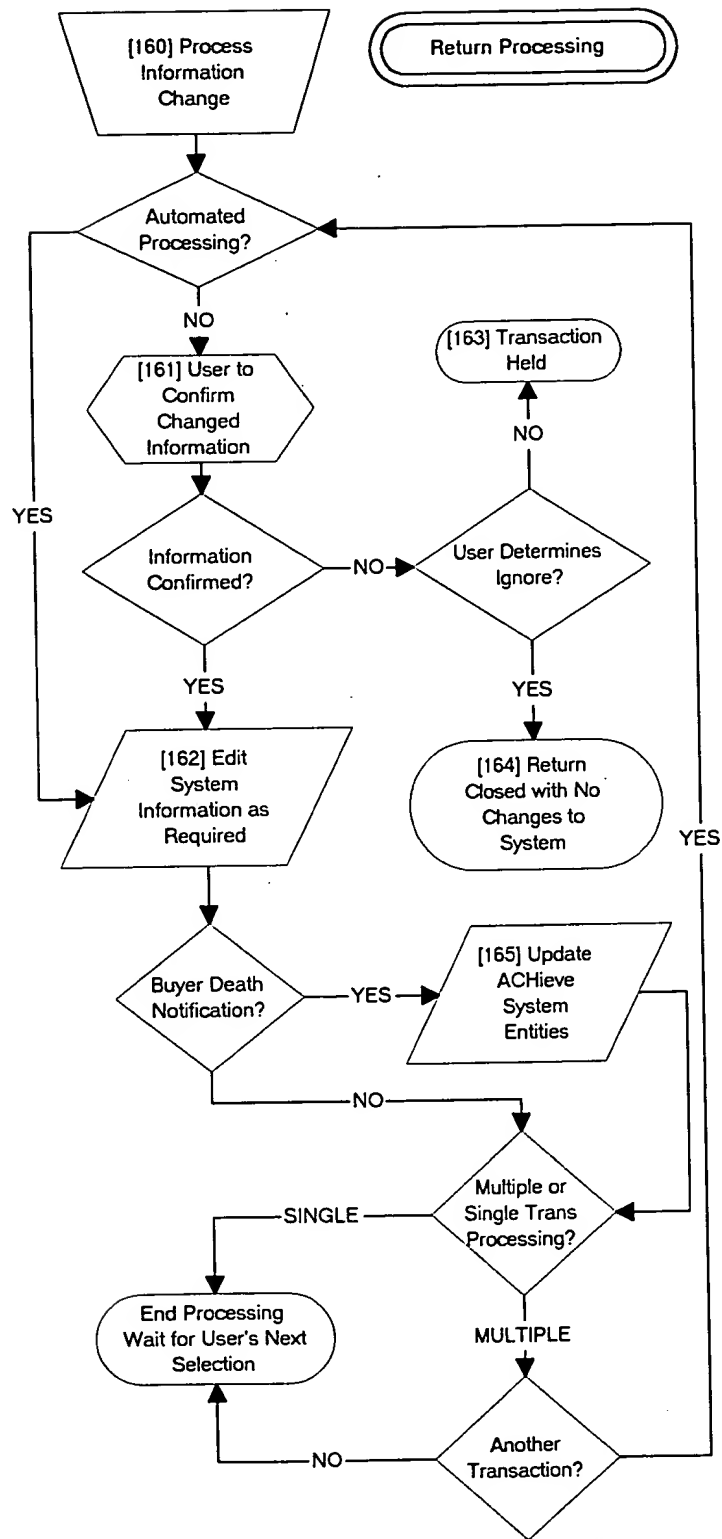


Fig. 55

FIG. 56

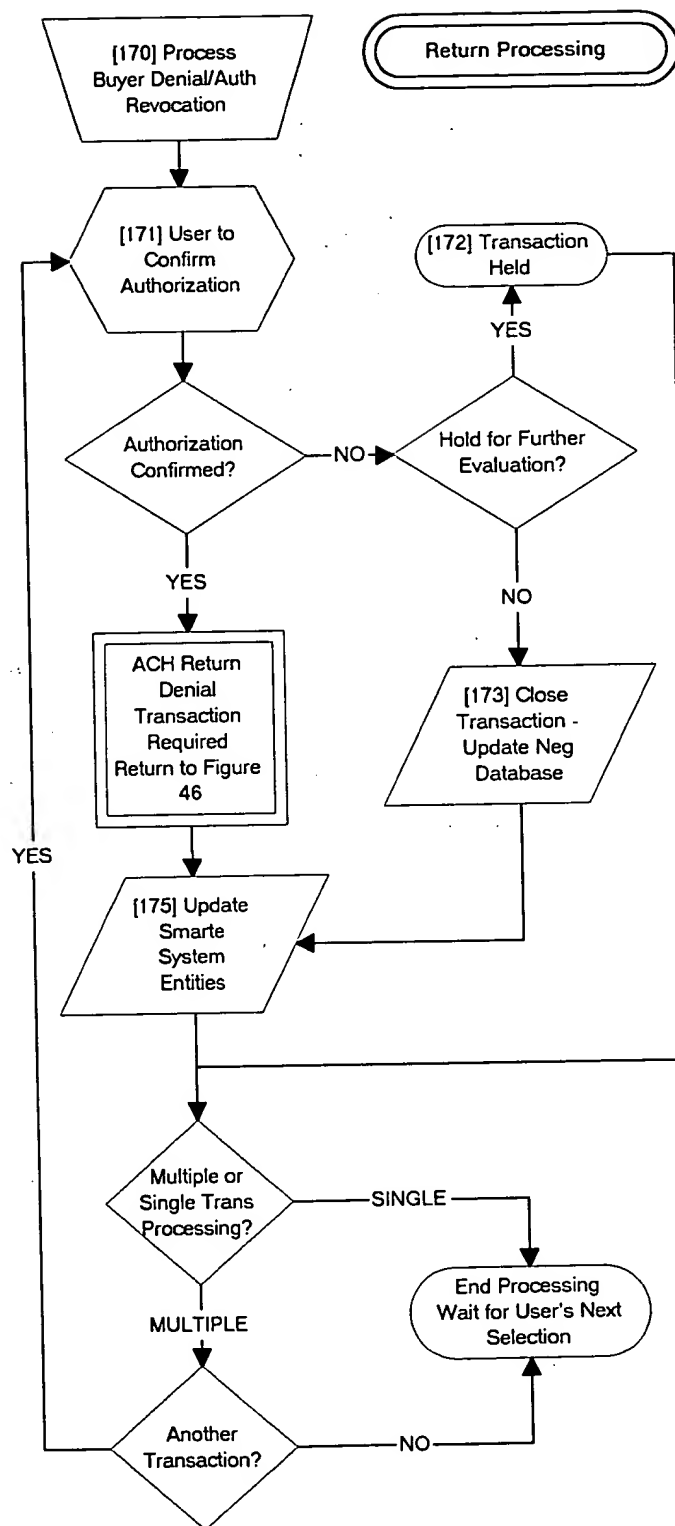


Fig. 56

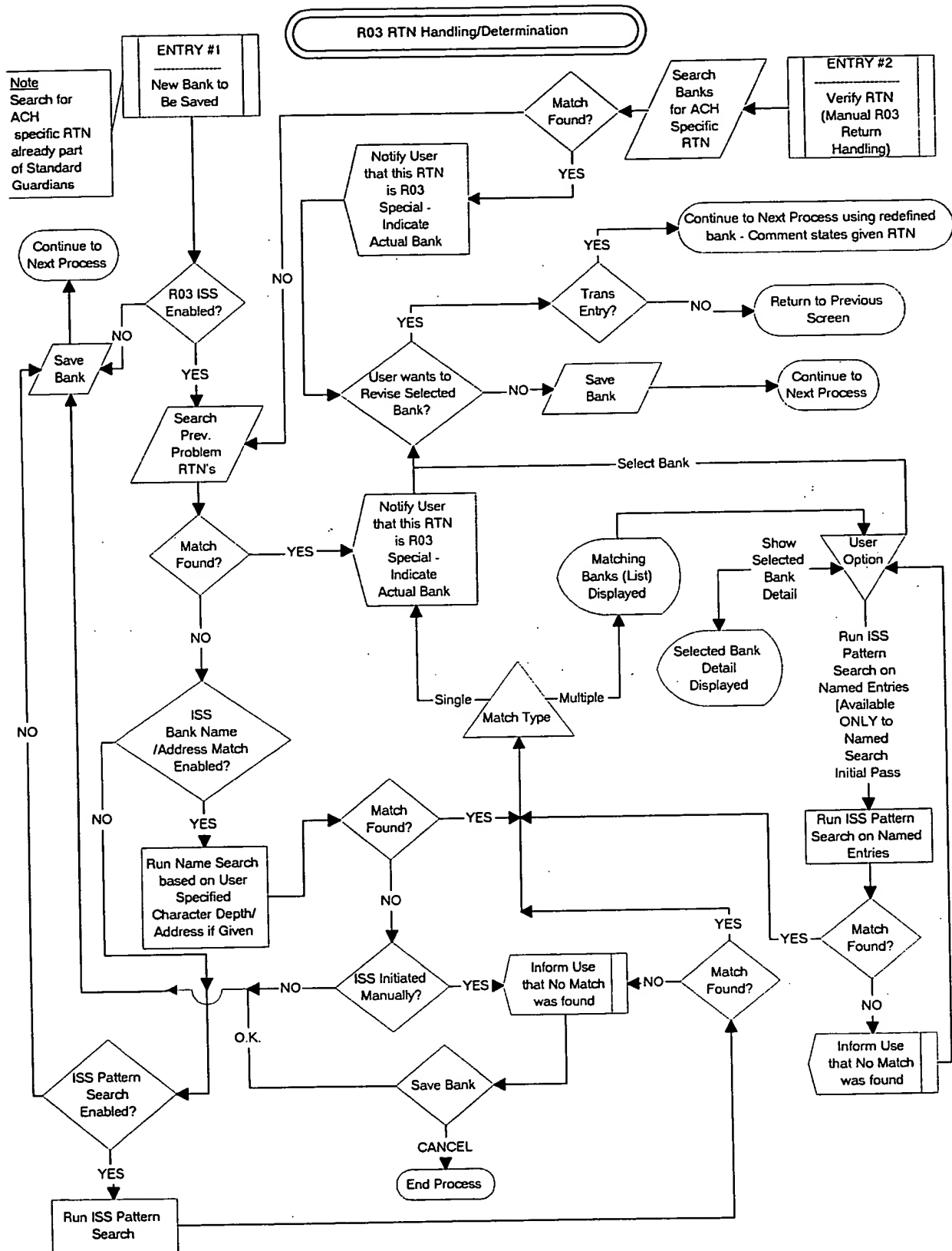


Fig. 57

ACH Transaction Generation

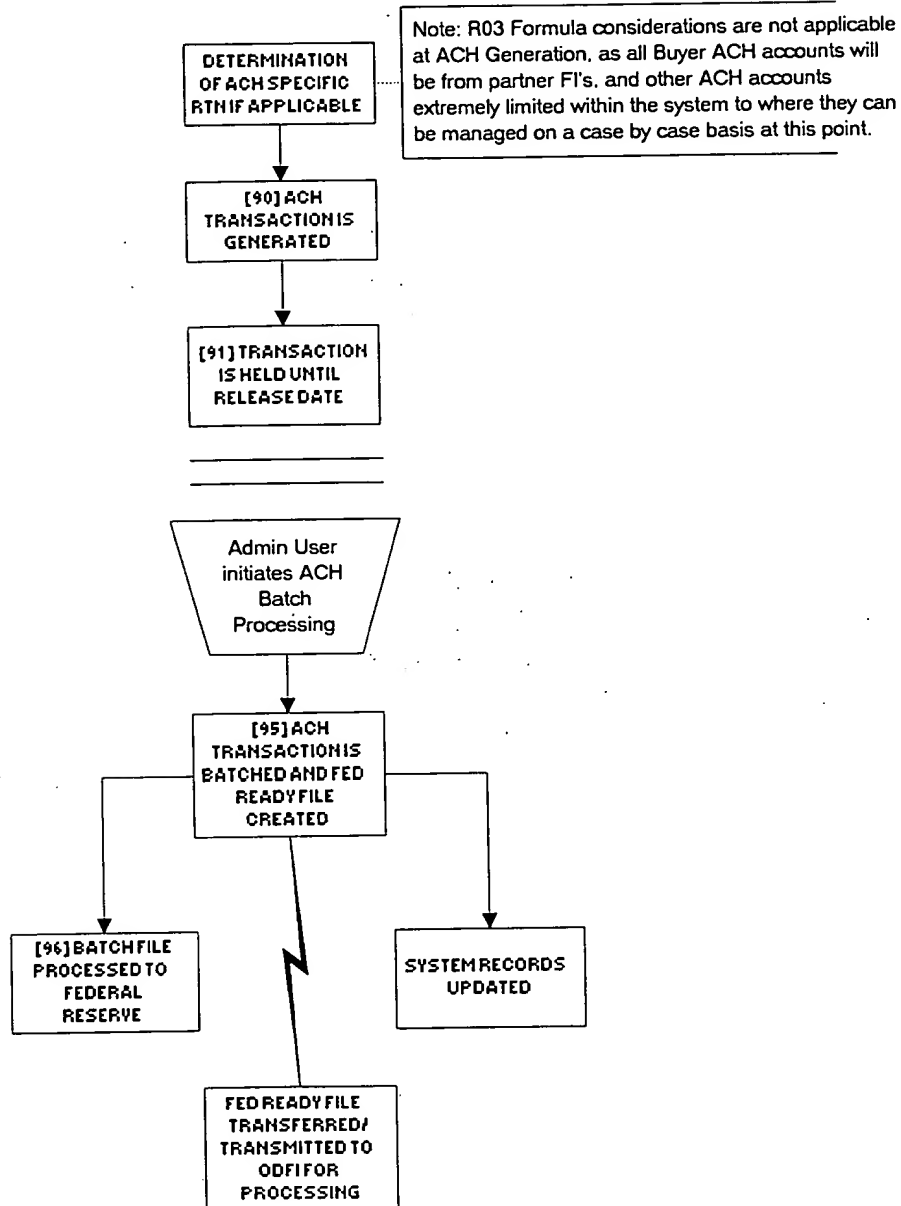


Fig. 58

-R03 RTH SPECIFICATION

UNRECOGNIZED RTH

{L11, - RTN SHOWN HERE}

Select Actual RTH from Existing Banks in ACHieve System

DBList2

Banks by RTN Asc

Cancel - Return to Previous Screen

Fig. 59

Year	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100
1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	

R03 RTN SPECIFICATION

UNRECOGNIZED RTN

{L11 - RTN SHOWN HERE}

Select Actual RTN from Existing Banks in ACHieve System

DBList2

Banks by RTN Asc

- This is a **STANDARD Replacement (ACH ONLY) RTN** for this Bank
- This is a **CALCULATED RTN**, that varies for this Bank for each individual Transaction

Cancel - Return to Previous Screen

Fig. 60

[illegible]

R03 RTH SPECIFICATION

UNRECOGNIZED RTH

{L11 - RTH SHOWN HERE}

Select Actual RTH from Existing Banks in ACHieve System

DBList2

◀◀ Banks by RTH Asc ▶▶

- ☒ This is a STANDARD Replacement (ACH ONLY) RTH for this Bank
- ☐ This is a CALCULATED RTH, that varies for this Bank for each individual Transaction

Define Calculated RTH Formula for this Bank

Cancel - Return to Previous Screen

Fig. 61

CALCULATED RTN DEFINITION

UNRECOGNIZED RTH
{L14 - RTH SHOWN HERE}

Select Calculated RTN Digit Position to Define

Current RTN Calculation Definition

- Position 1
- Position 2
- Position 3
- Position 4
- Position 5
- Position 6
- Position 7
- Position 8

(Position 9 is a Check Digit ONLY)

- Position 1: Unknown/Not Defined
Position 2: Unknown/Not Defined
Position 3: Unknown/Not Defined
Position 4: Unknown/Not Defined
Position 5: Unknown/Not Defined
Position 6: Unknown/Not Defined
Position 7: Unknown/Not Defined
Position 8: Unknown/Not Defined

Return to Previous Screen

Fig. 62

[illegible]

CALCULATED RTH DEFINITION

**UNRECOGNIZED RTH
(L14 - RTH SHOWN HERE)**

Select Calculated RTH Digit Position to Define

Current RTH Calculation Definition

- | | |
|----------------------------------|----------------------------------|
| <input type="radio"/> Position 1 | <input type="radio"/> Position 5 |
| <input type="radio"/> Position 2 | <input type="radio"/> Position 6 |
| <input type="radio"/> Position 3 | <input type="radio"/> Position 7 |
| <input type="radio"/> Position 4 | <input type="radio"/> Position 8 |
- (Position 9 is a Check Digit ONLY)

Position 1: Unknown/Not Defined
Position 2: Unknown/Not Defined
Position 3: Unknown/Not Defined
Position 4: Unknown/Not Defined
Position 5: Unknown/Not Defined
Position 6: Unknown/Not Defined
Position 7: Unknown/Not Defined
Position 8: Unknown/Not Defined

Define/Redefine Position

Return to Previous Screen

Fig. 63

CALCULATED RTH DEFINITION

UNRECOGNIZED RTH
{L14 - RTH SHOWN HERE}

Select Calculated RTH Digit Position to Define

Current RTH Calculation Definition

- | | |
|----------------------------------|----------------------------------|
| <input type="radio"/> Position 1 | <input type="radio"/> Position 5 |
| <input type="radio"/> Position 2 | <input type="radio"/> Position 6 |
| <input type="radio"/> Position 3 | <input type="radio"/> Position 7 |
| <input type="radio"/> Position 4 | <input type="radio"/> Position 8 |
- (Position 9 is a Check Digit ONLY)

Position 1: Unknown/Not Defined
Position 2: Unknown/Not Defined
Position 3: Unknown/Not Defined
Position 4: Unknown/Not Defined
Position 5: Unknown/Not Defined
Position 6: Unknown/Not Defined
Position 7: Unknown/Not Defined
Position 8: Unknown/Not Defined

Define Position 3

- | |
|---|
| <input type="radio"/> Defined by Parent RTH Position |
| <input type="radio"/> Defined by Parent Account Position |
| <input type="radio"/> Defined by Constant Value |
| <input type="radio"/> Unknown or F/A Internal Calculation |

Cancel

Fig. 64

CALCULATED RTN DEFINITION

UNRECOGNIZED RTN
{L14 - RTN SHOWN HERE}

Select Calculated RTN Digit Position to Define

- | | |
|---|---|
| <input checked="" type="radio"/> Position 1 | <input checked="" type="radio"/> Position 5 |
| <input checked="" type="radio"/> Position 2 | <input checked="" type="radio"/> Position 6 |
| <input type="radio"/> Position 3 | <input checked="" type="radio"/> Position 7 |
| <input checked="" type="radio"/> Position 4 | <input checked="" type="radio"/> Position 8 |
- (Position 9 is a Check Digit ONLY)

Current RTN Calculation Definition

Position 1: Unknown/Not Defined
Position 2: Unknown/Not Defined
Position 3: Unknown/Not Defined
Position 4: Unknown/Not Defined
Position 5: Unknown/Not Defined
Position 6: Unknown/Not Defined
Position 7: Unknown/Not Defined
Position 8: Unknown/Not Defined

Define Position 3

- | |
|---|
| <input checked="" type="radio"/> Defined by Parent RTN Position |
| <input checked="" type="radio"/> Defined by Parent Account Position |
| <input checked="" type="radio"/> Defined by Constant Value |
| <input type="radio"/> Unknown or F/I Internal Calculation |

Save Definition

Cancel

Fig. 66

CALCULATED RTH DEFINITION

UNRECOGNIZED RTH
(L14 - RTH SHOWN HERE)

Select Calculated RTH Digit Position to Define

Current RTH Calculation Definition

- | | |
|----------------------------------|----------------------------------|
| <input type="radio"/> Position 1 | <input type="radio"/> Position 5 |
| <input type="radio"/> Position 2 | <input type="radio"/> Position 6 |
| <input type="radio"/> Position 3 | <input type="radio"/> Position 7 |
| <input type="radio"/> Position 4 | <input type="radio"/> Position 8 |
- (Position 9 is a Check Digit ONLY)

Position 1: Unknown/Not Defined
Position 2: Unknown/Not Defined
Position 3: Unknown/Not Defined
Position 4: Unknown/Not Defined
Position 5: Unknown/Not Defined
Position 6: Unknown/Not Defined
Position 7: Unknown/Not Defined
Position 8: Unknown/Not Defined

Define Position 3

- ☐ Defined by Parent RTH Position
☐ Defined by Parent Account Position
☐ Defined by Constant Value
☐ Unknown or FI Internal Calculation

Enter Defining Value

Save Definition

Cancel

Fig. 67

CRITICAL ACTIVITY CALCULATION VALUES			
FIELD NAME	TYPE	LEN	DESCRIPTION
AVGNOFBUYS	DOUBLE	---	AVG # OF BUYS PER ACTIVE DAY (ACTIVE ONLY)
AVGNOFWBUYS	DOUBLE	---	AVG # OF BUYS PER ACTIVE WEEK (ACTIVE ONLY)
TOTBUYS	LONG	---	TOTAL # OF BUYS
TOTACTBUYS	CURRENCY	---	TOTAL AMOUNT OF BUYS TO DATE
AVGNOFBUYA	CURRENCY	---	AVG TOTAL AMOUNT OF BUYS PER DAY (ACTIVE ONLY)
AVGNOFWBUYA	CURRENCY	---	AVG TOTAL AMOUNT OF BUYS PER WEEK (ACTIVE ONLY)
TDTOTENTSBY	INTEGER	---	TOTAL NUMBER OF BUYS FOR CALC DATE
TDTOTENTSBYD	CURRENCY	---	TOTAL AMOUNT OF BUYS FOR CALC DATE
TWTOTENTSBY	INTEGER	---	TOTAL NUMBER OF BUYS FOR CALC DATE WEEK
TWTOTENTSBYD	CURRENCY	---	TOTAL AMOUNT OF BUYS FOR CALC DATE WEEK
TOTBDS	LONG	---	TOTAL NUMBER OF ACTIVE BUY DAYS
TOTBWS	LONG	---	TOTAL NUMBER OF ACTIVE BUY WEEKS
CALCDATE	DATE	---	CURRENT CALCULATION DATE
CALCDATEW	DATE	---	CURRENT CALCULATION DATE (for week calculations)
DEVDTRGGRB	DOUBLE	---	DAILY DEVIATION % AT WHICH BUYER IS WARNED (SELF SET BY BUYER) - PARENT BUYERS ALSO NOTIFIED
DEVDTRGGRW	DOUBLE	---	DAILY DEVIATION % AT WHICH MMC/APPLICABLE BANK IS NOTIFIED (IF TRIGGER SET) OF ABNORMAL ACTIVITY. BUYER/PARENT BUYER ALSO WARNED
DEVDTRGGRS	DOUBLE	---	DAILY DEVIATION % AT WHICH BUYER ACCOUNT IS SUSPENDED PENDING VERIFICATION OF - METHOD: TBD
DEWTRGGRB	DOUBLE	---	WEEKLY DEVIATION % AT WHICH BUYER IS WARNED (SELF SET BY BUYER) - PARENT BUYERS ALSO NOTIFIED
DEWTRGGRW	DOUBLE	---	WEEKLY DEVIATION % AT WHICH MMC/APPLICABLE BANK IS NOTIFIED (IF TRIGGER SET) OF ABNORMAL ACTIVITY. BUYER/PARENT BUYER ALSO WARNED
DEWTRGGRS	DOUBLE	---	WEEKLY DEVIATION % AT WHICH BUYER ACCOUNT IS SUSPENDED PENDING VERIFICATION OF - METHOD: TBD

Fig. 68

Accounts Type Specific – Smarte Credit
Table Name : MMC_ACC_SMARTE_CREDIT

MMC_ACC_ID	VARCHAR(20)	NN	MMC Account ID
MMC_ID	VARCHAR(20)	NN	MMC ID of user
MMC_FI_HOLD_ACC_ID	VARCHAR(20)	NN	Holding Account of FI in MMC. (Admin Account of FI)
MMC_ACH_ACC_ID	VARCHAR(20)		ACH Account ID tied to the MMC_ACC_ID
MMC_SPON_FI_ID	VARCHAR(20)		MMC Account ID of the Sponsoring FI
NEXT_LOAN_NUM	INT		Latest Loan Number
TOTAL_AMT	MONEY	NN	Total Amount of Smarte Credit extended by Bank Against this Account
CUR_BAL	MONEY	NN	Current Balance
BLOCKED_AMOUNT	MONEY		Blocked Amount
INT_CAL_DELAY	INT		Number of Days to delay Calculation of Interest
INT_RATE	FLOAT	NN	Default Interest Rate
ACT_FEE_CHARGE	MONEY		Fees / Charge for Activation
TAX_YEAR	INT		Four Digit Calendar Year. – Indicates current year for which interest calculations are being maintained
INT_PAID_CUR_YEAR	MONEY	NN	Total Amount of Interest Paid during Current Calendar Year
INT_PAID_PREV_YEAR	MONEY	NN	Total Amount of Interest Paid during Previous Calendar Years
PAY_DUE_DATE	INT	NN	Day of Month Payment Due
MIN_INT_CHARGE	MONEY		Minimum Interest Charge Allowed
MIN_MON_AMT_DUE	MONEY		Minimum Monthly Amount Due
DEF_PER_BAL_DUE	FLOAT		Default Percentage for Total Balance Due
FI_ACC_REF	VARCHAR(50)		FI Internal Reference for Account
PER_LATE_FEE	FLOAT		Percentage of Balance to Calculate Late Fee from
FLAT_RATE_LATE_FEE	MONEY		Flat Rate to Calculate Late Fee
MAX_FLAT_LATE_FEE	MONEY		Maximum Flat Rate to Calculate Late Fee
WAIVE_NSF_FEE	CHAR(1)		Yes / No
FI_COMMENTS	VARCHAR(500)		Comments entered by FI
STATUS	CHAR(1)		Status
NEXT_PAY_DUE_DATE	DATE/TIME		This is the NEXT calculated date that Payment is Due By.
NEXT_PAYDUE_AMOUNT	MONEY		This is the Amount (Current Balance) remaining on minimum amount remaining for Buyer to Pay on this Account prior to NEXT_PAY_DUE_DATE
LFC_CARRYOVER_BAL	MONEY		This is the amount remaining for the Buyer to Pay during this specific pay period.
LFC_YEAR	INT		This is the current Calculation YEAR for Late Payments
LF_PAID_CUR_YEAR	MONEY	NN	Total Amount of Late Payments Paid during Current Calendar Year
LF_PAID_PREV_YEAR	MONEY	NN	Total Amount of Late Payments Paid during Previous Calendar Years

Fig. 69

Transaction – Smarte Credit Loan Record

Table Name : MMC_TRAN_SMARTE_CREDIT_LOAN

MMC_ACC_ID	VARCHAR(20)	NN	MMC Account ID (Smarte Credit Account Only)
MMC_ACC_LOAN_ID	VARCHAR(23)		Concatenation of Smarte Credit Account ID and Next Loan Number (Padded with zeros) of activation no (000-999).
NEXT_PAY_NUM	INT		Next Sequential Payment Number to Use within Payment Log Data Table
CUR_BAL	MONEY	NN	Current Balance
NEXT_INT_CAL_DATE	DATETIME		Next Interest Calculation Date
LAST_INT_CAL_DATE	DATETIME		Last Date Interest Calculated
ORG_INT_RATE	FLOAT	NN	Original - Monthly Interest Rate
CUR_INT_RATE	FLOAT	NN	Current - Monthly Interest Rate
LOAN_ACTIVATE_DATE	DATETIME		Loan Activated Date
FI_LOAN_REF	VARCHAR(50)		Individual FI's Reference Number for this Loan
TOT_INT_CHARGED	MONEY		Total Interest Charged to Date against this Loan
ORG_LOAN_AMT	MONEY	NN	Original Loan Amount
LOAN_BALANCE	MONEY		
LAST_INT_CHARGED	MONEY		Interest Charged in Last Calculation Period
ACT_FEE_CHARGED	MONEY	NN	Fee Added to Balance for Activation
LOCKED_INT_ID	CHAR(1)		
MMC_TRAN_ID	VARCHAR(20)		MMC Transaction ID
MMC_TRAN_NO	INT		MMC Transaction No.
MMC_TRAN_DATE	DATETIME		MMC Transaction Date
TOTAL_TRAN_AMT	MONEY		Total Transaction Amount
TOT_LFC_CHARGED	MONEY		Total Late Payment Fees Charged to Date against this Loan

Fig. 70

Smarte Credit Late Fee Log

Table Name : MMC_SMARTE_CREDIT_LF_LOG

MMC_ACC_ID	VARCHAR(20)	NN	MMC Account ID (Smarte Credit Account Only)
MMC_ACC_LOAN_ID	VARCHAR(23)	NN	Concatenation of Smarte Credit Account ID and Next Loan Number (Padded with zeros) of activation no (000-999). This specifically refers to the Individual LOAN to which the Late Fee was attached.
LF_APP_DATE	DATETIME		System Date where Late Fee Applied
LF_AMOUNT	MONEY		Amount of Late Fee Applied
LFC_CARRYOVER	MONEY		This is the amount remaining for the Buyer to Pay during this specific pay period at the time the Late Fee was applied.

Fig. 71

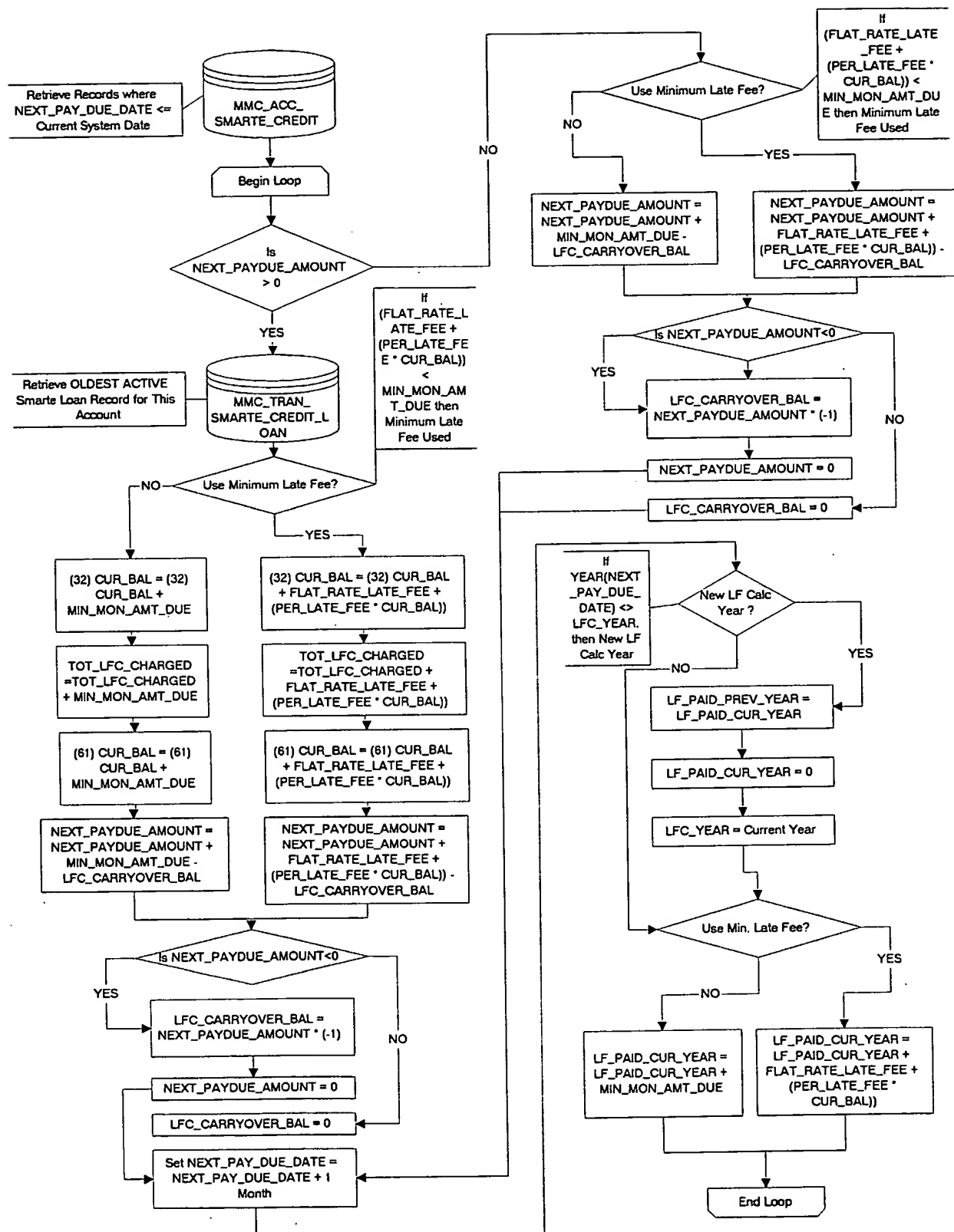


Fig. 72

Table: Batch Payment Due

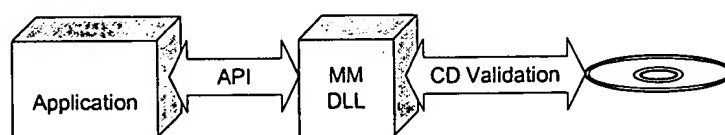
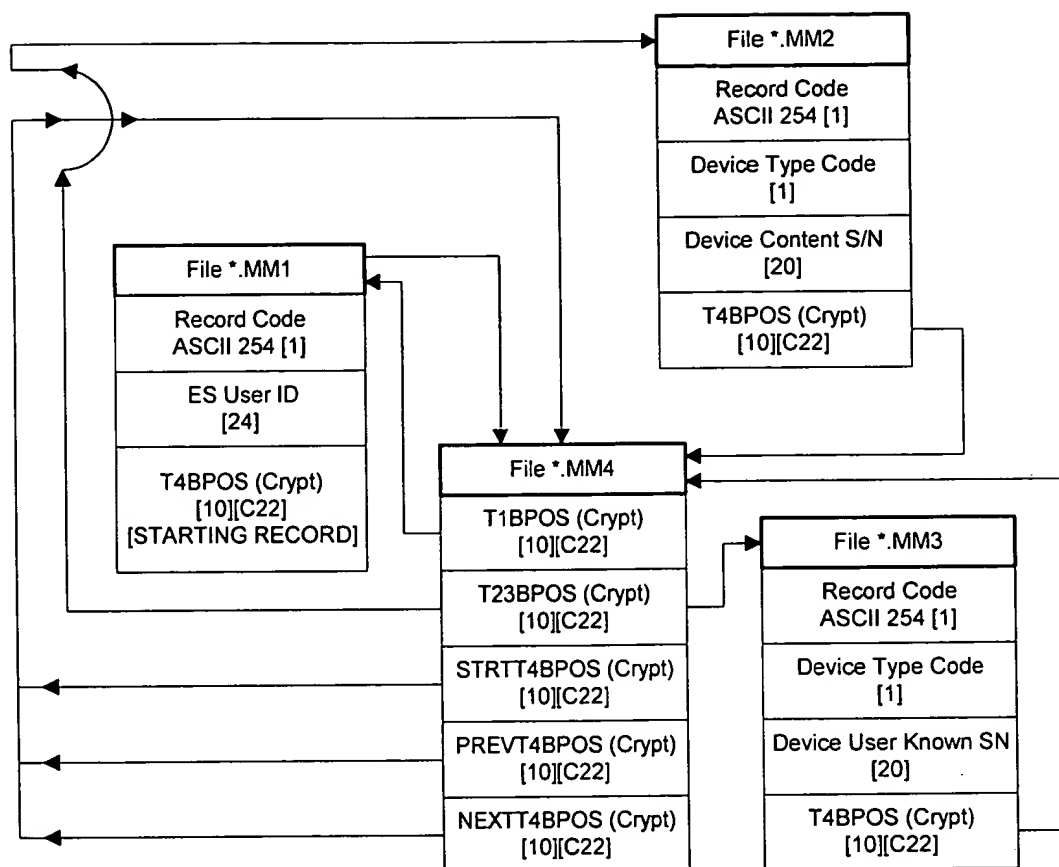
BCN	VARCHAR(20)	NN	Batch Control Number
BATCH_ENTITY	VARCHAR(20)		MMC ID of Entity to make Payment To
PAY_ACC_TO	VARCHAR(20)		MMC ID of Account to make Payment To
PAY_ACC_FROM	VARCHAR(20)		MMC ID of Account to take Payment From
ORG_PAY	MONEY		Amount (\$) of Payment Due (Original as Calculated from initial Batch Process)
ACT_PAY	MONEY		Actual Amount (\$) of Payment Due (as Modified from Original Due to Payments)
PAY_DUE_DATE	DATETIME		Date Payment Due
PAY_DATE	DATETIME		Date Payment Made
PAY_BCN	VARCHAR(20)		Batch Control Number of Payment Batch
PAY_TCN	VARCHAR(15)		TCN of Payment ACH Trans
STATUS	VARCHAR(1)		Status Flag for Record to enable quicker / easier searches
COMMENTS	VARCHAR(200)		Comments regarding Payment
PAY_SERIAL_NO	VARCHAR(20)		System Assigned Serial Number to the Outstanding PAYMENT

Fig. 73

Table: Batch Payment

PAY_BCN	VARCHAR(20)	NN	Batch Control Number
BATCH_ENTITY	VARCHAR(20)		MMC ID of Entity Payment Made To
PAY_ACC_TO	VARCHAR(20)		MMC ID of Account Payment Made To
PAY_ACC_FROM	VARCHAR(20)		MMC ID of Account Payment Taken From
PAY_AMOUNT	MONEY		Amount (\$) of Payment Made
PAY_SERIAL_NO	VARCHAR(20)		System Assigned Serial Number to the Outstanding PAYMENT
PAY_DUE_DATE	DATETIME		Date Payment Due
PAY_DATE	DATETIME		Date Payment Made
MMC_TRAN_ID	VARCHAR(20)		Transaction (Master) ID Payment made under
MMC_TRAN_NO	VARCHAR(20)		Transaction (Sub) ID Payment made under

Fig. 74



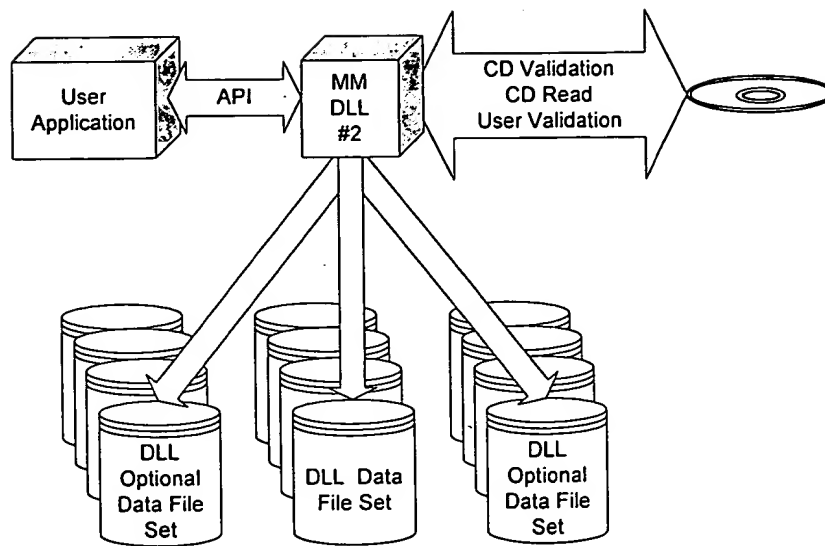


Fig. 77

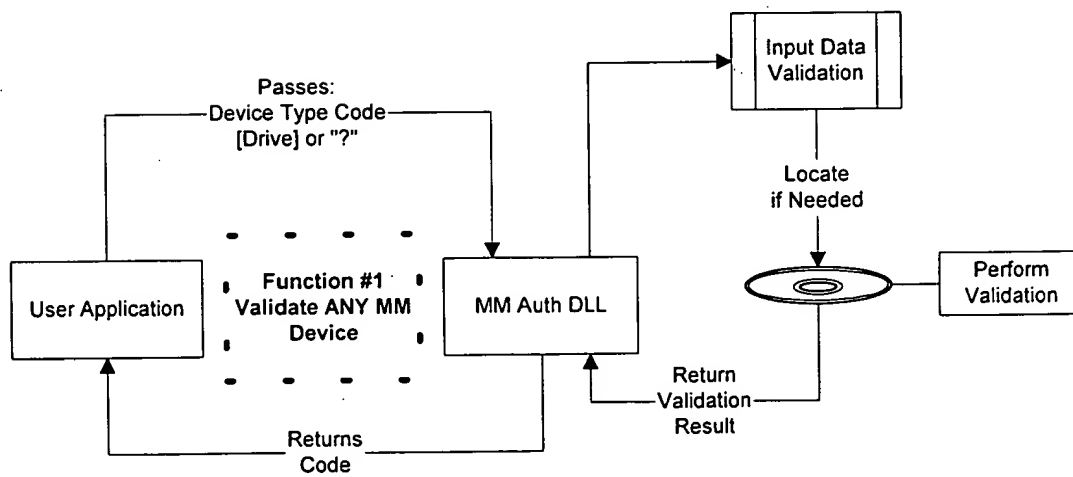


Fig. 78

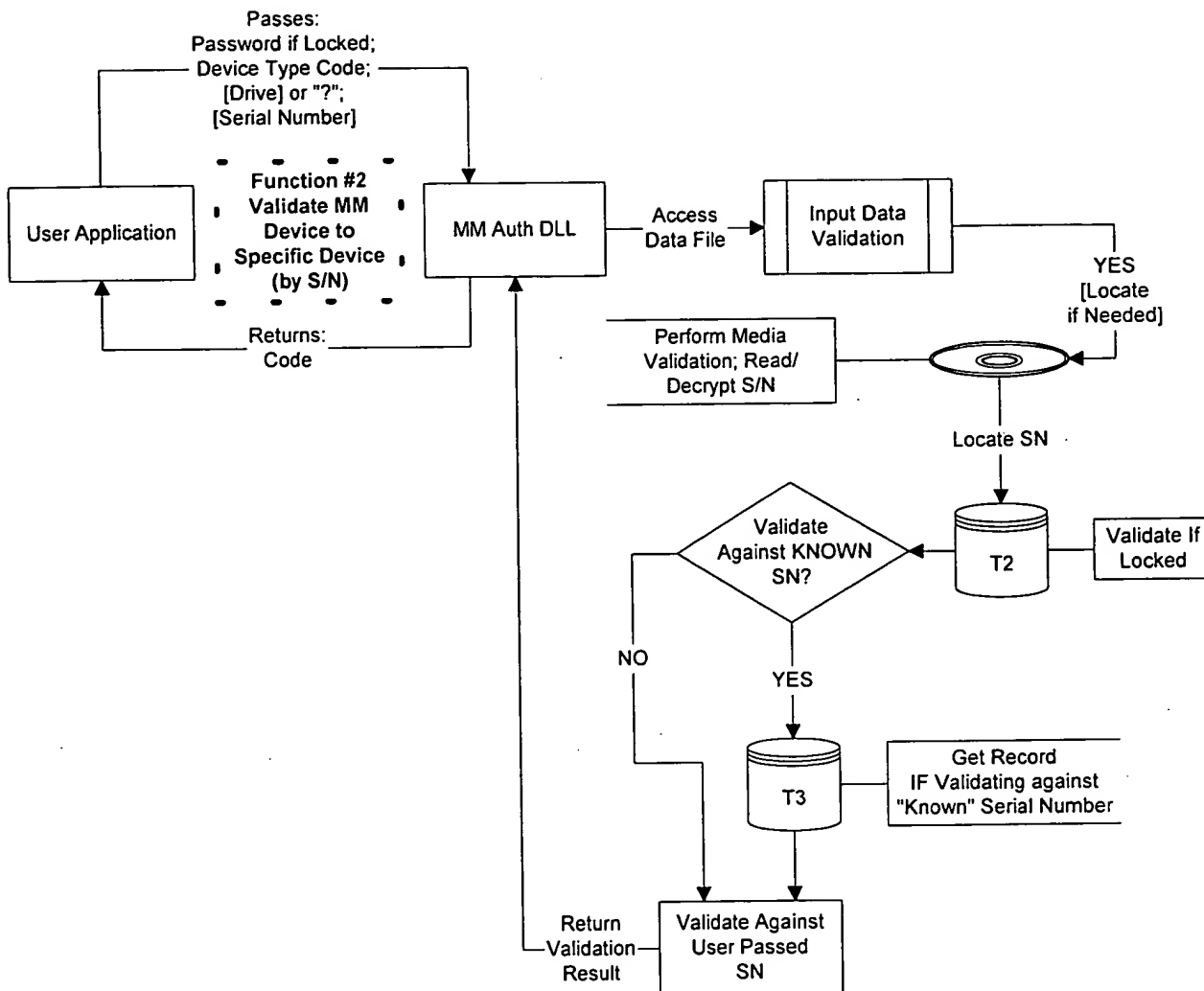


Fig. 79

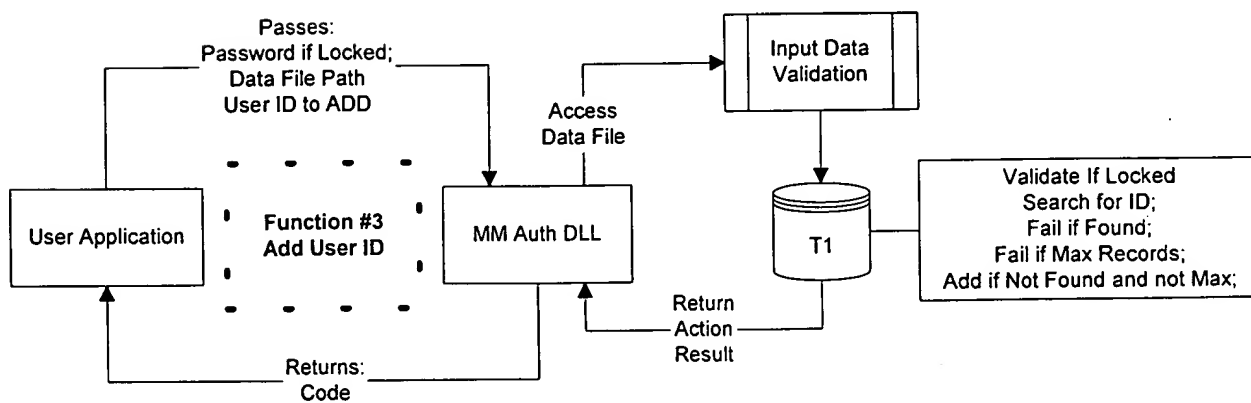


Fig. 80

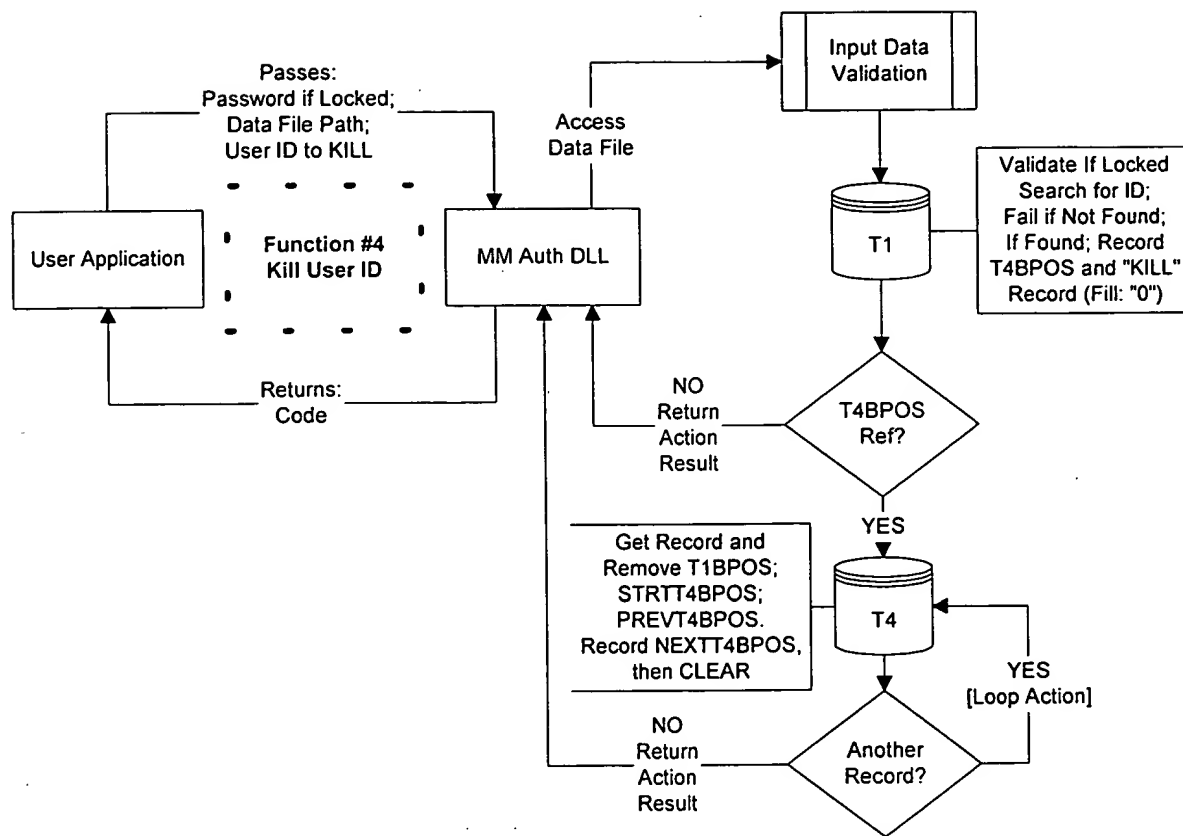


Fig. 81

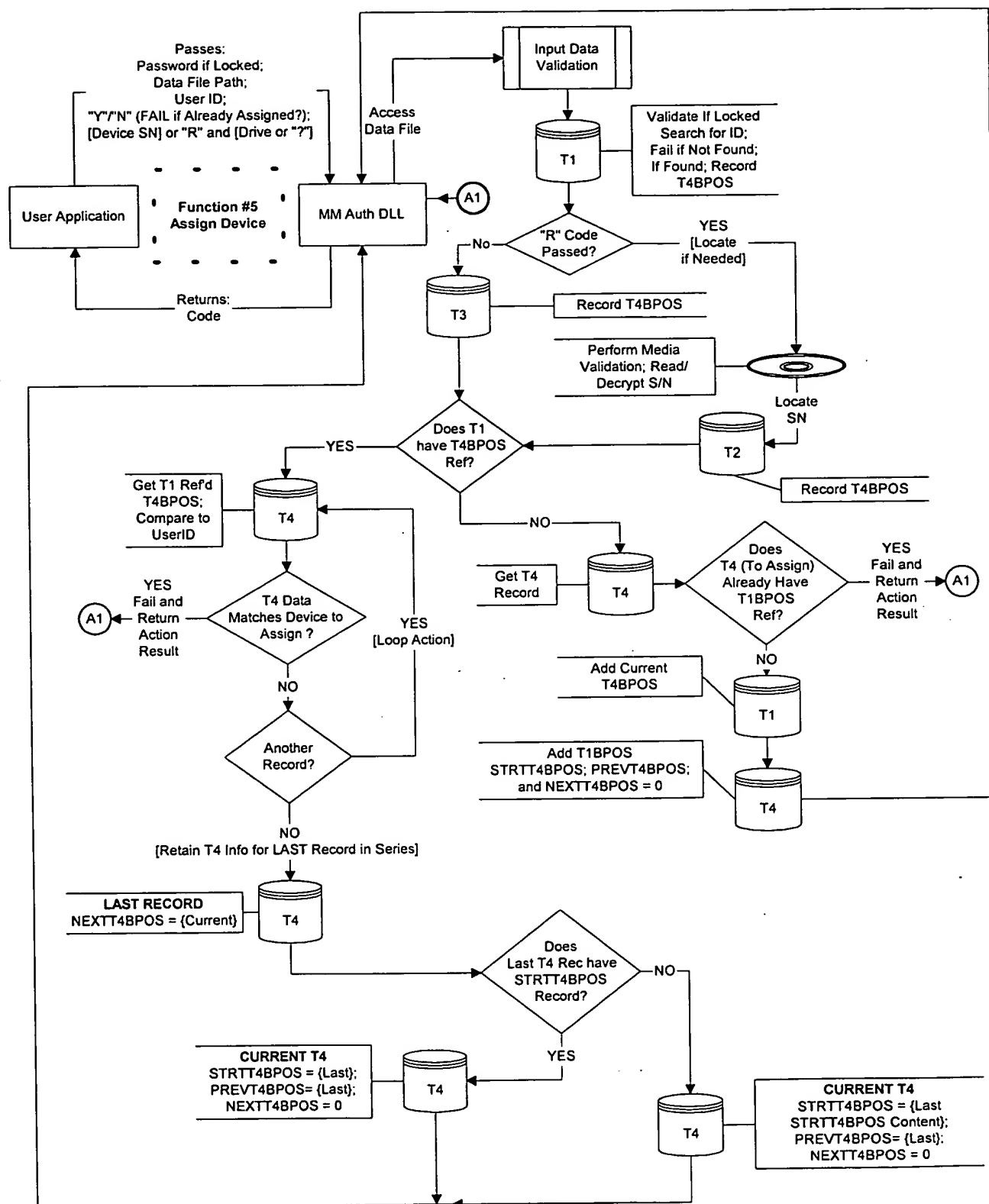


Fig. 82

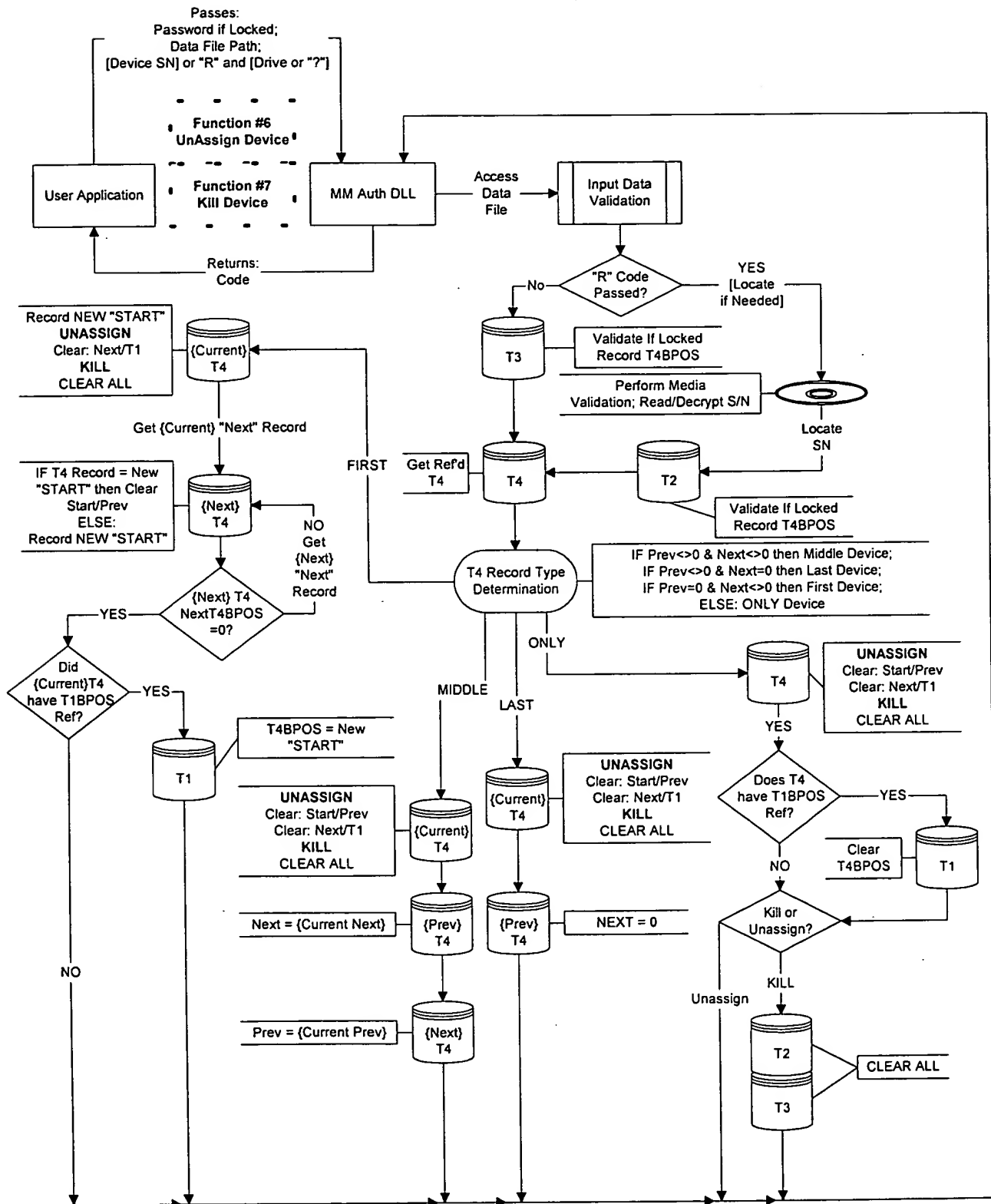


Fig. 83

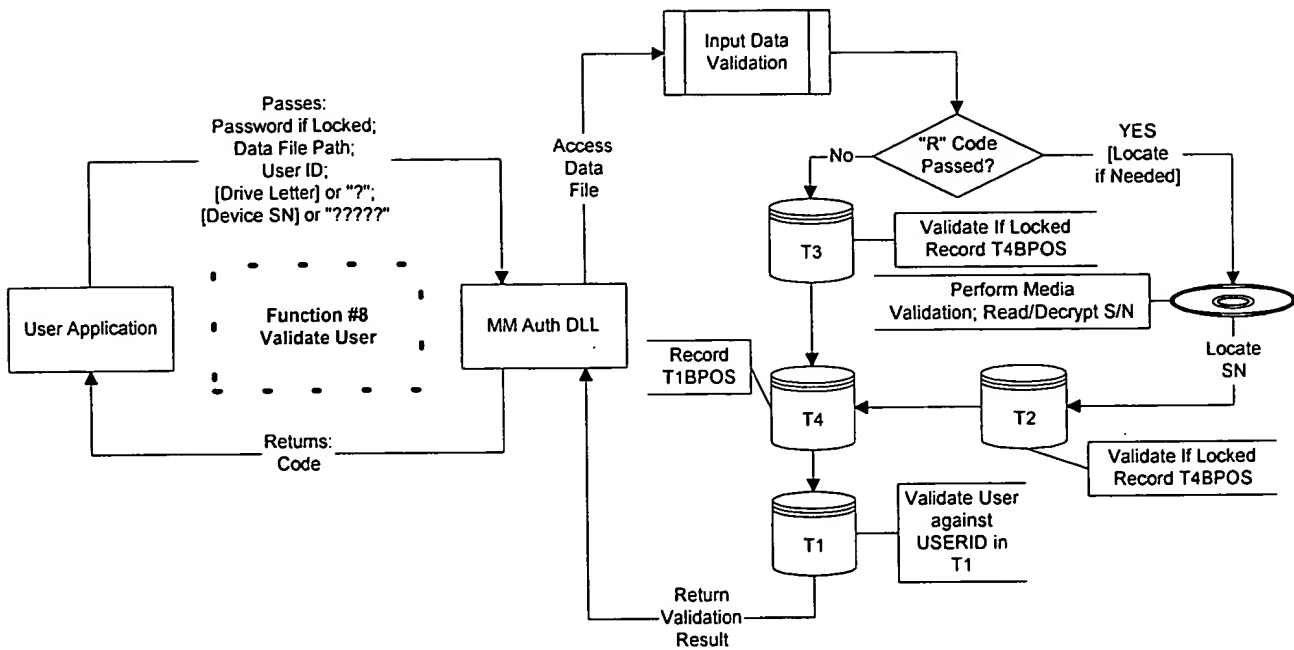


Fig. 84

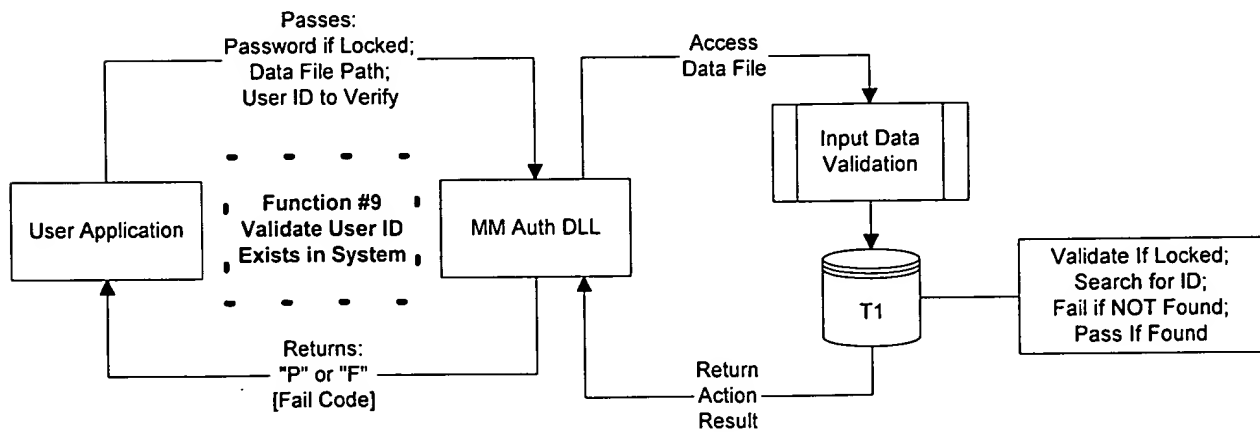


Fig. 85

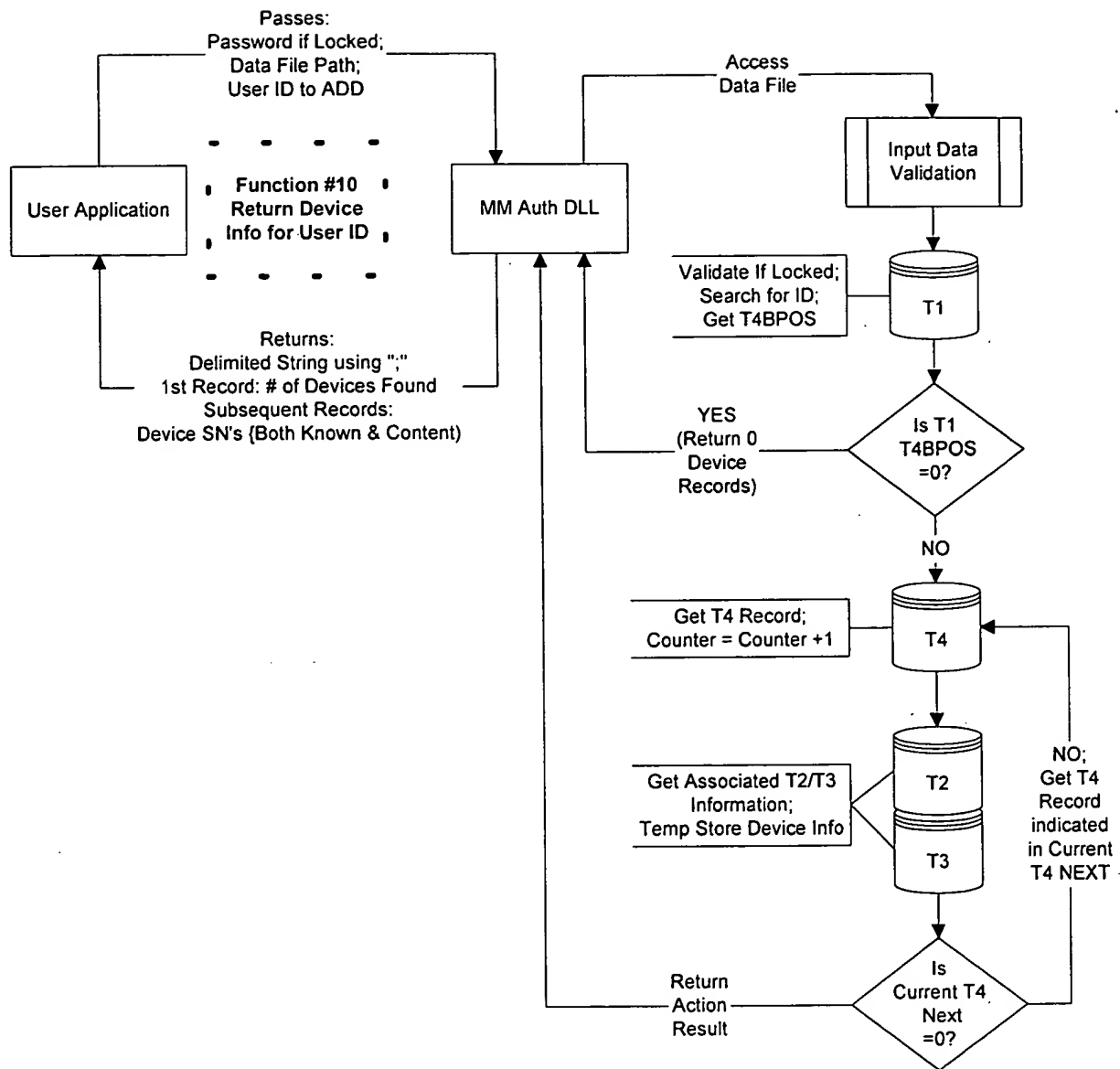


Fig. 86

100240-1256000

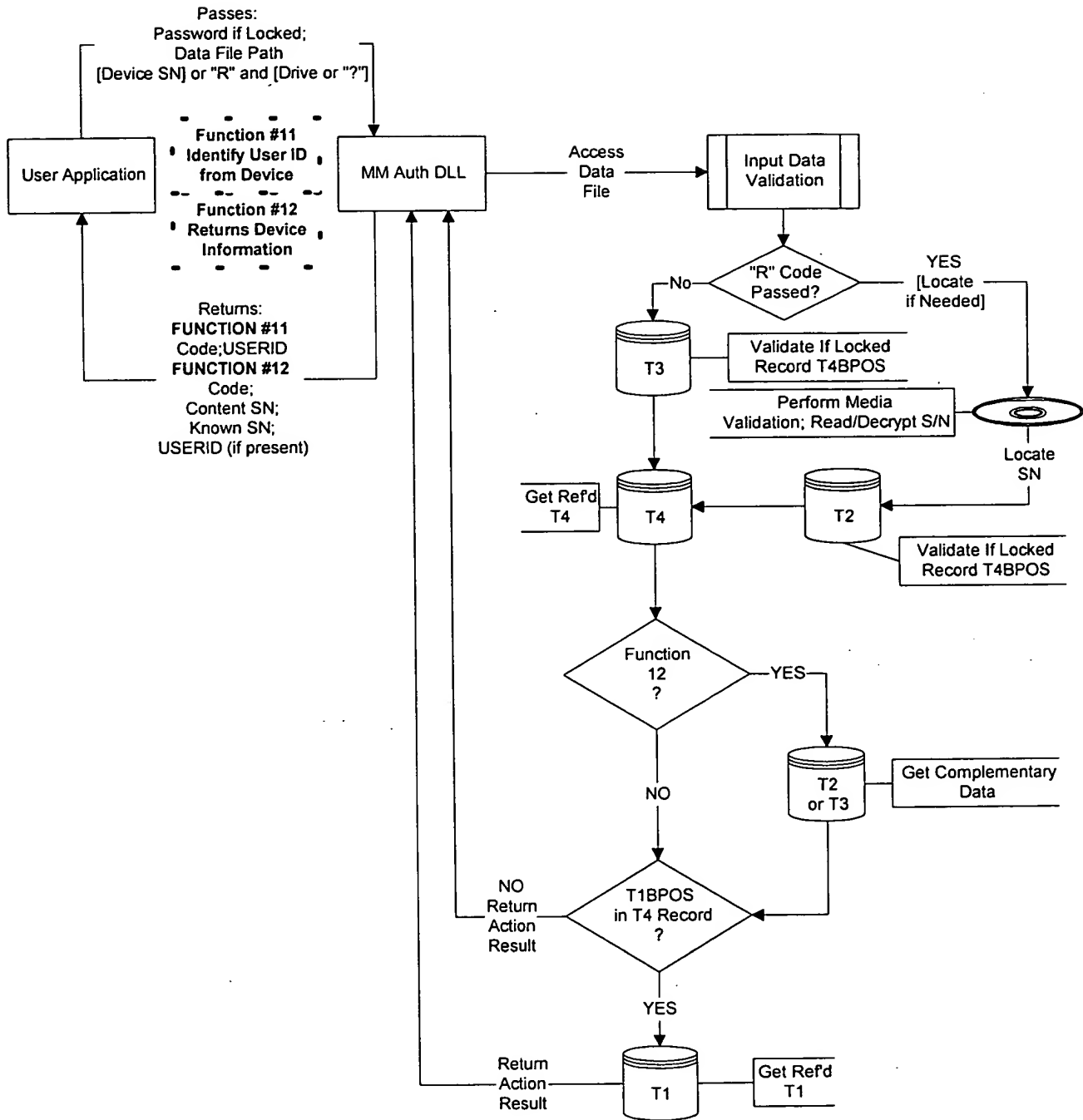


Fig. 87

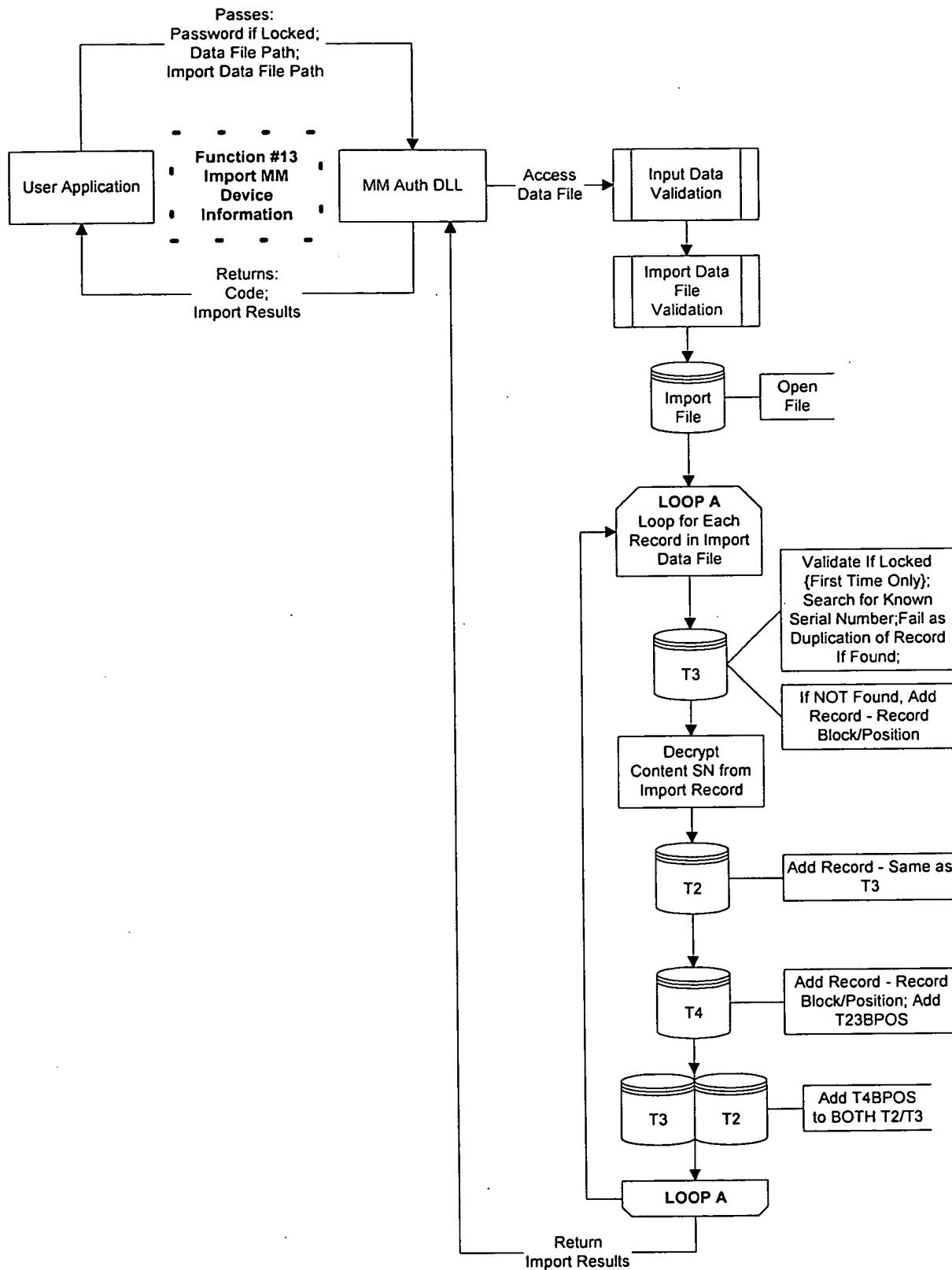


Fig. 88

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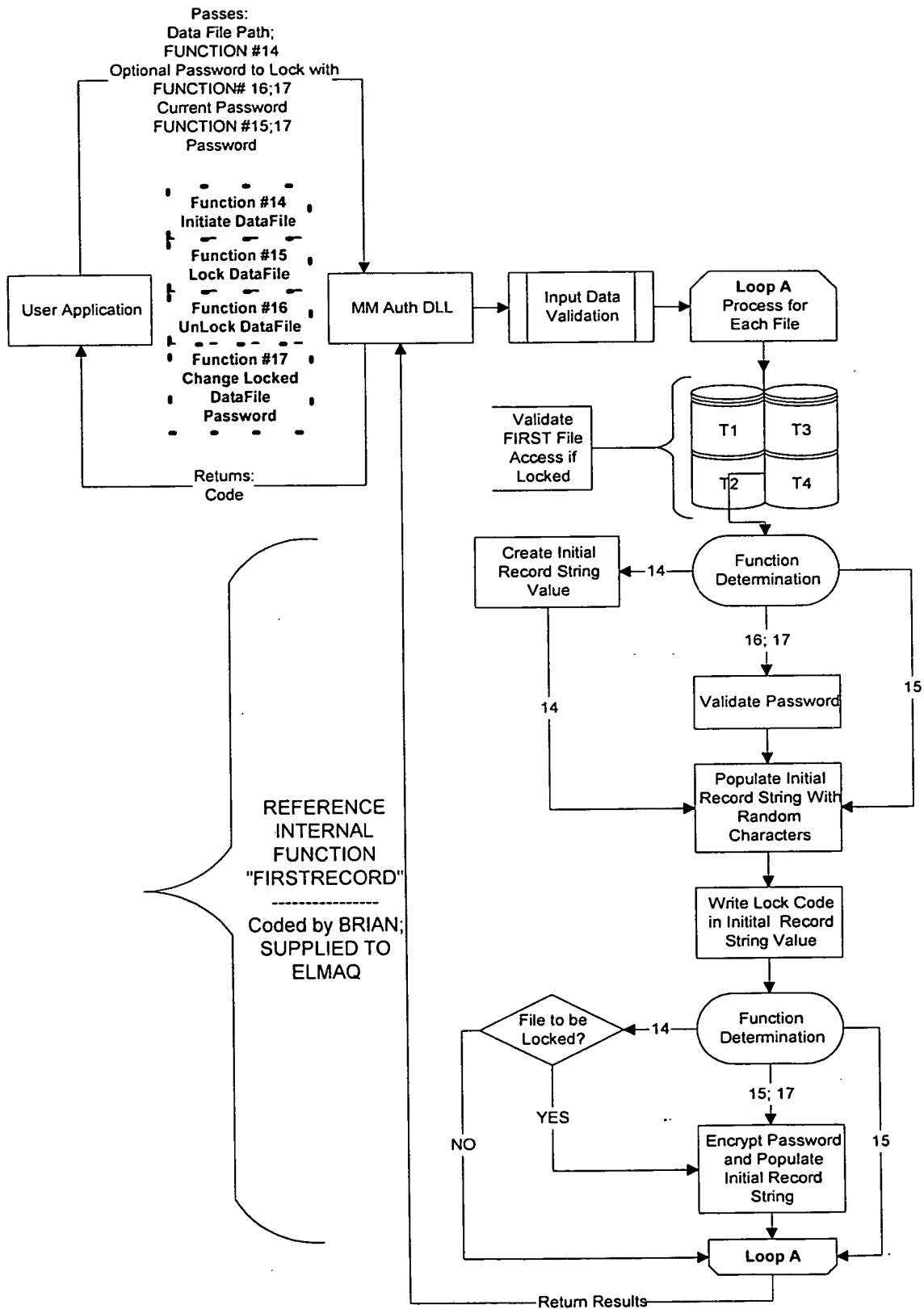


Fig. 89

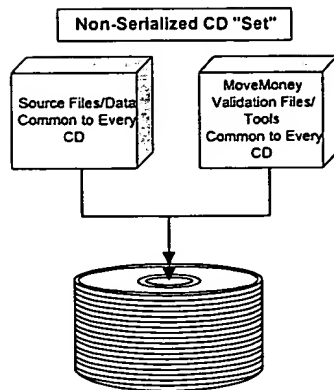


Fig. 90

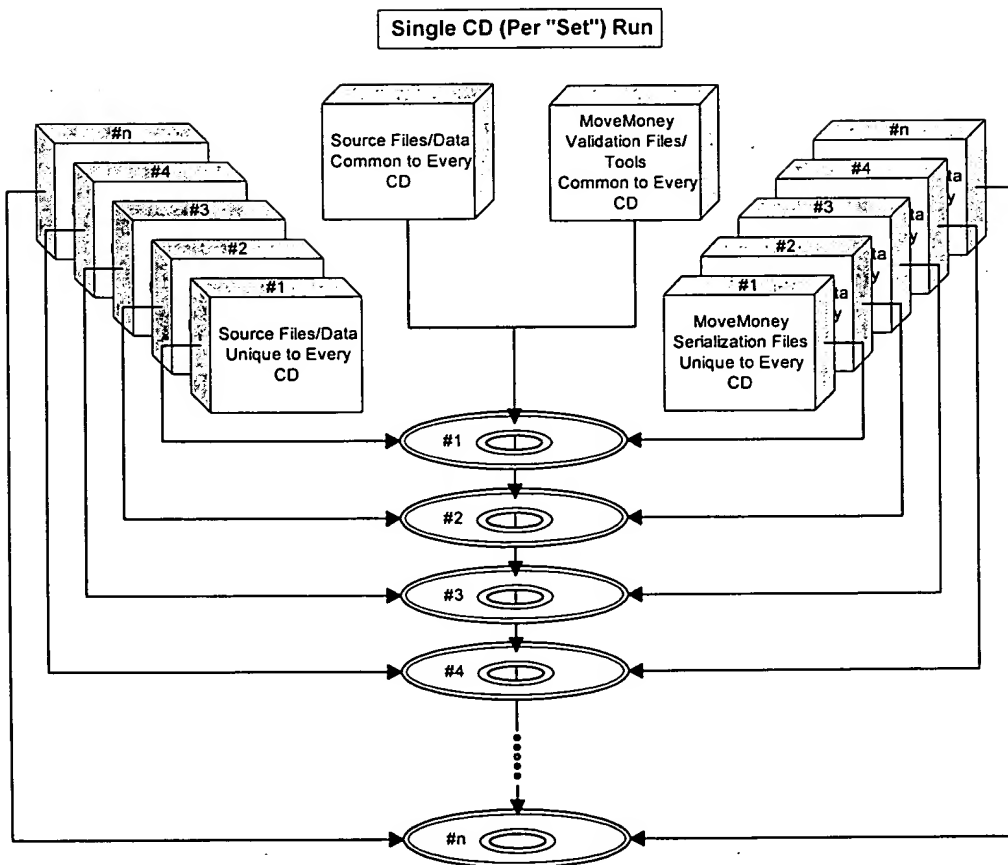


Fig. 91

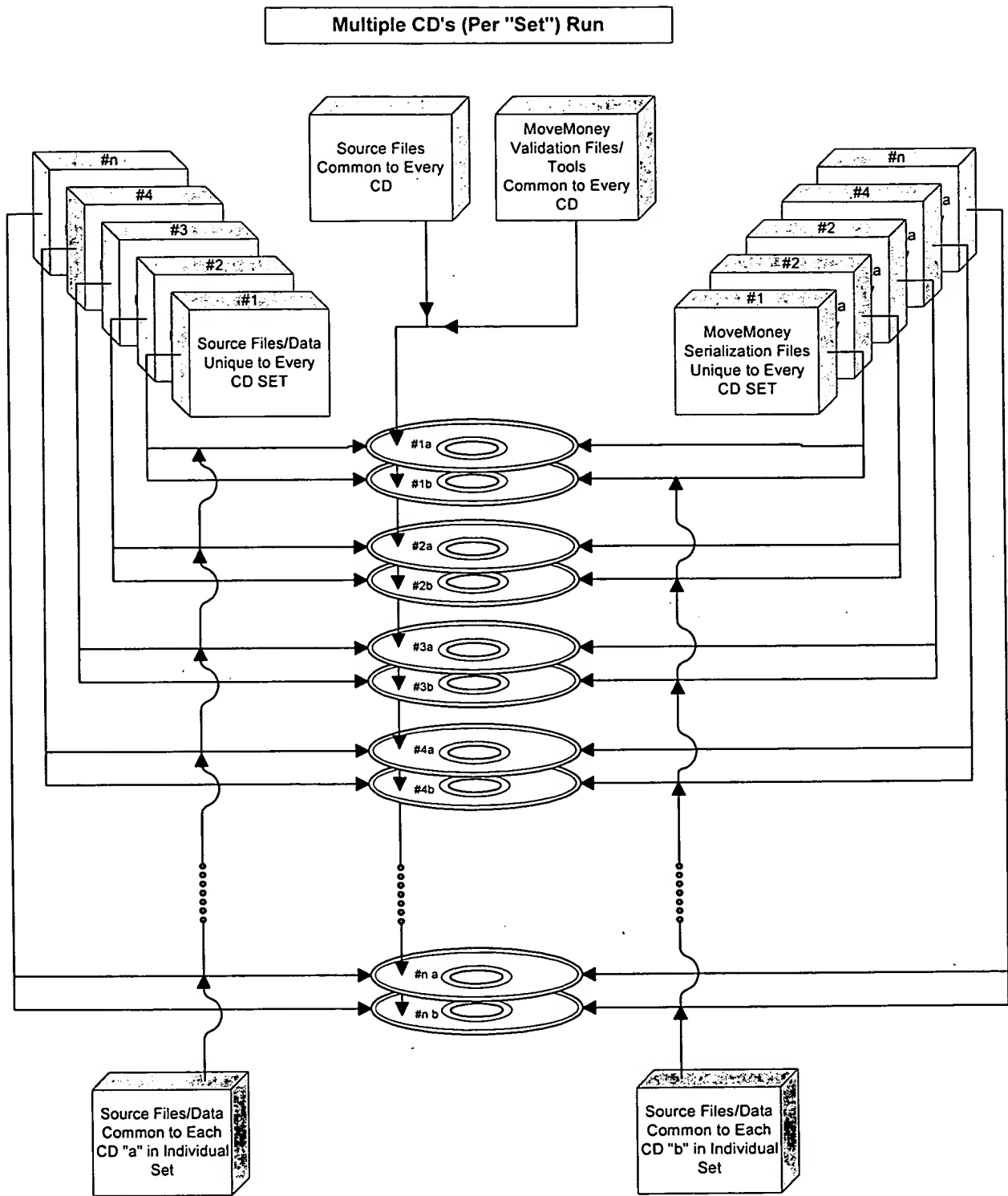


Fig. 92

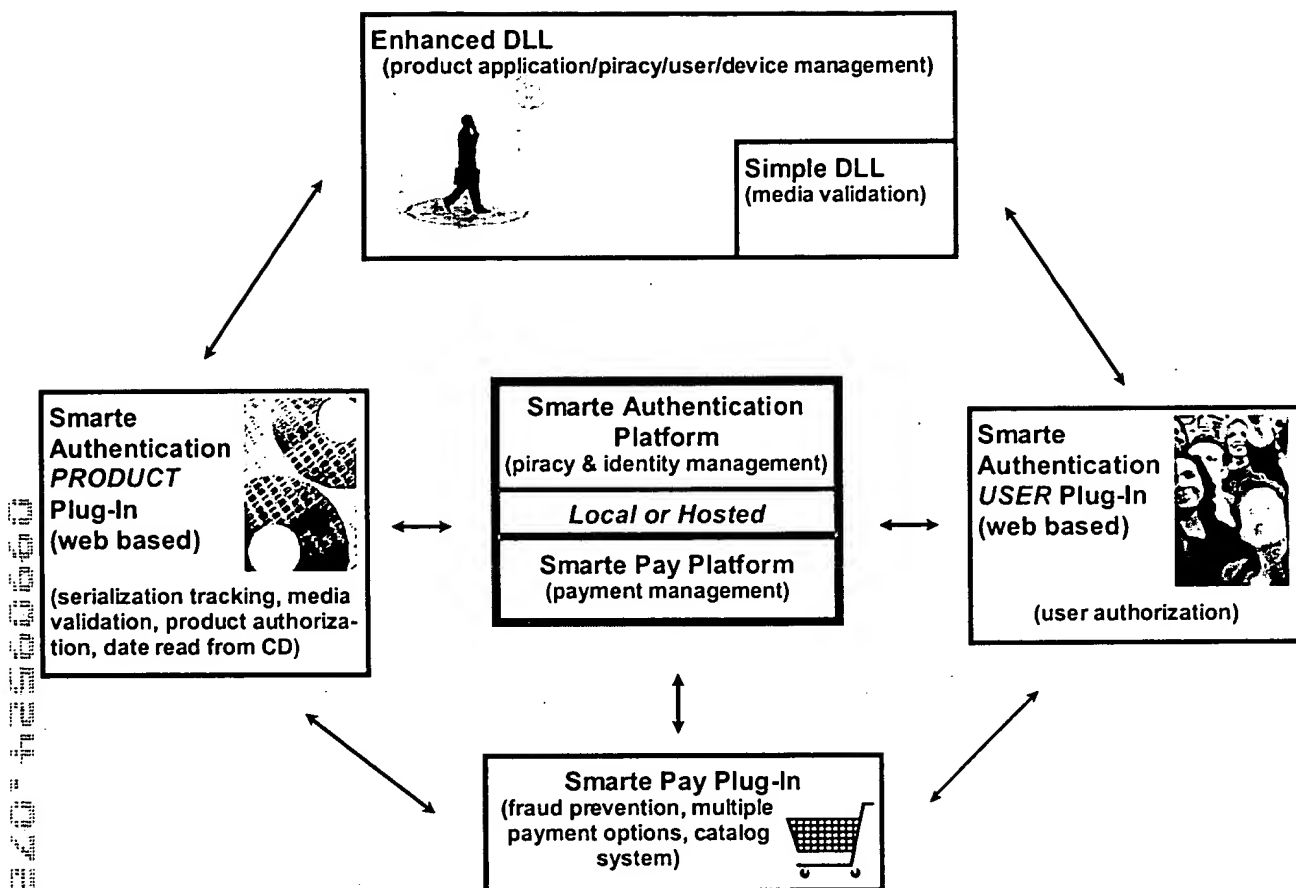


Fig. 93

MOVEMONEY IDENTITY MANAGEMENT

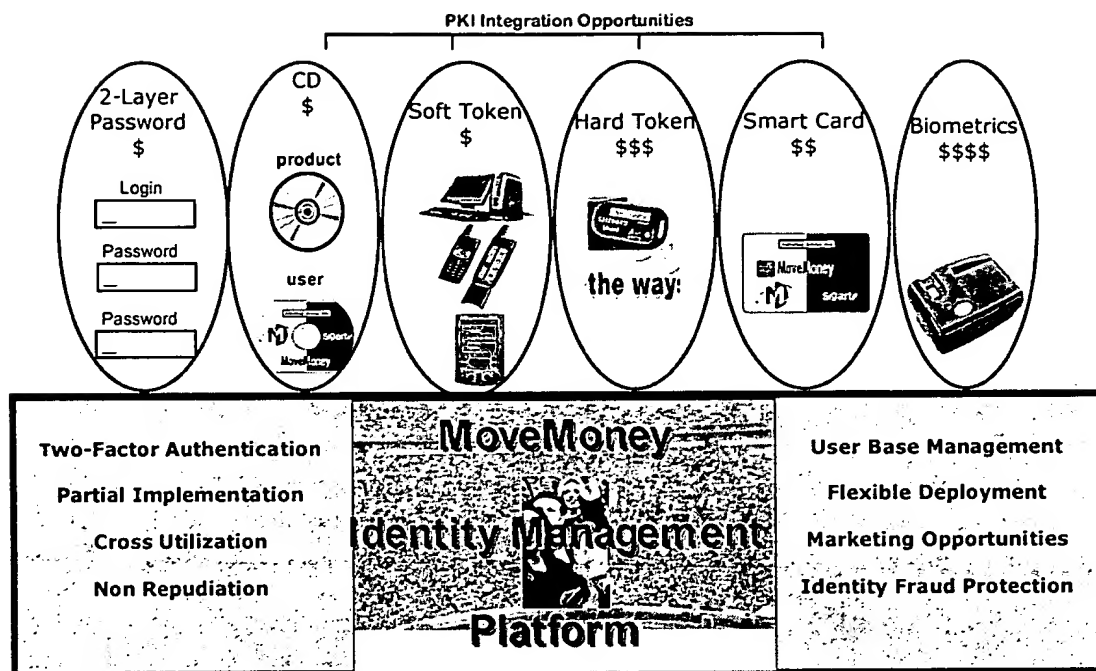


Fig. 94

MOVEMONEY ENTERPRISE SOLUTION



Fig. 95

100240-4356000

MOVEMONEY PAYMENT MANAGEMENT

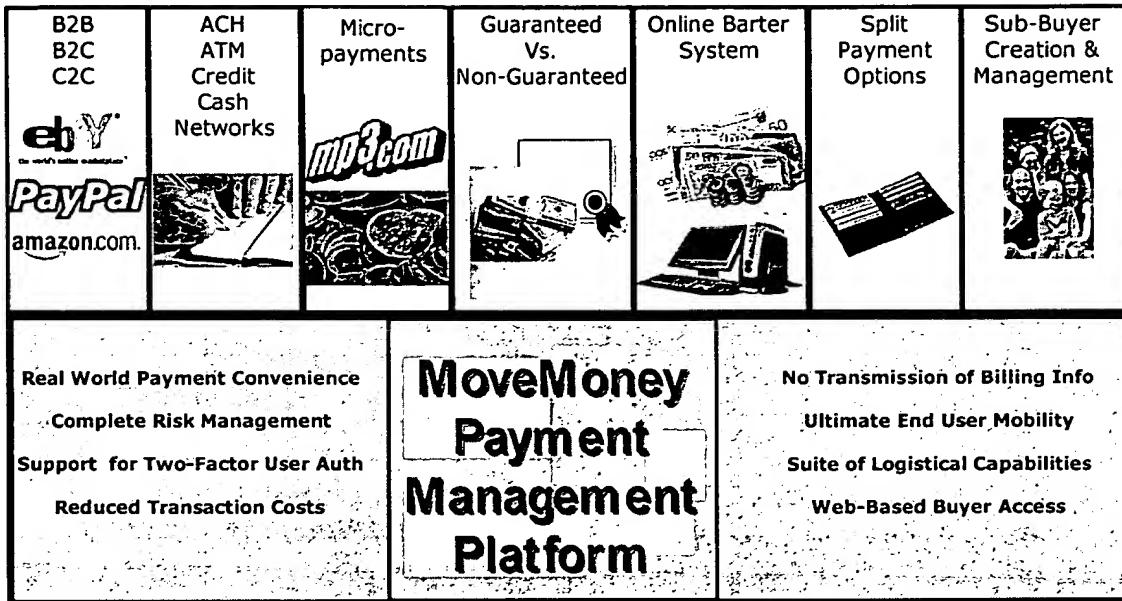


Fig. 96

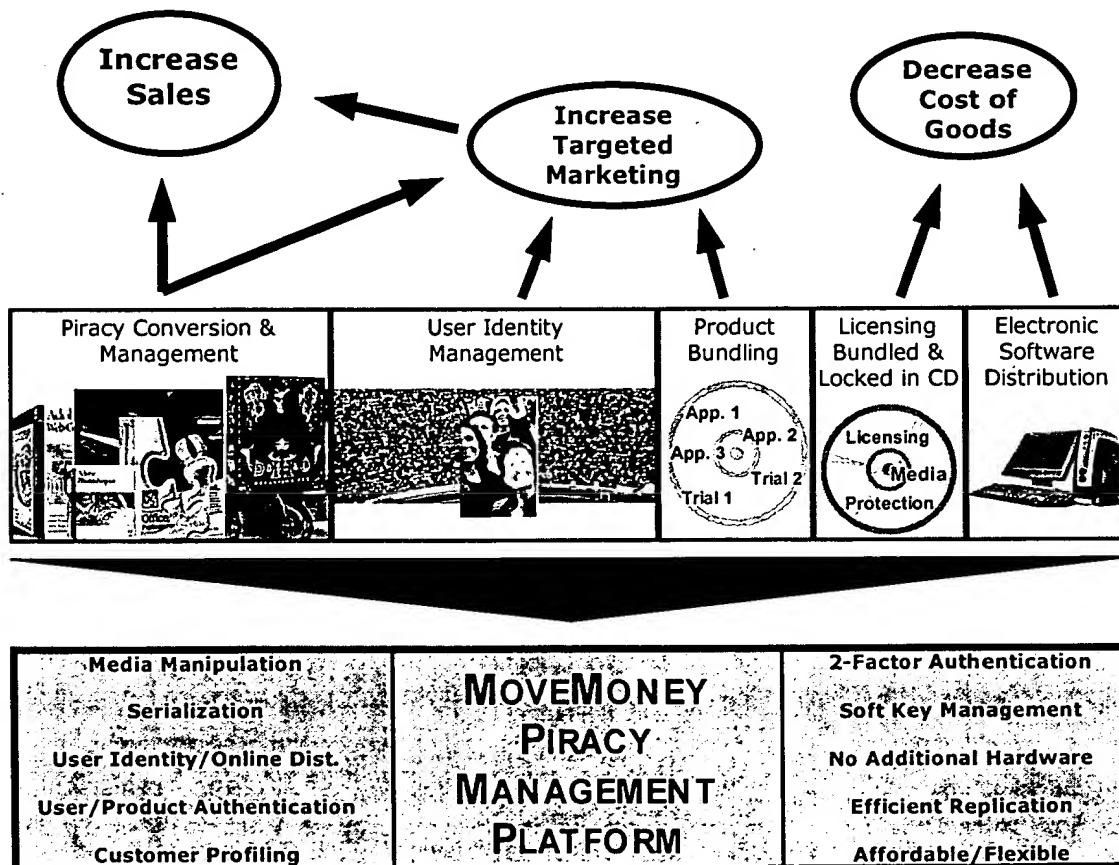


Fig. 97